

The Effect of City Image and Perceived Value on Loyalty Through Satisfaction As a Mediating Variable (Study on Suroboyo Bus Users)

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Abstract. The development of sustainable public transportation has become an important issue in supporting urban mobility and shaping city image, particularly through innovative services such as the Suroboyo Bus in Surabaya. This study aims to analyze the effect of city image and perceived value on loyalty, with satisfaction as a mediating variable. This research employs a quantitative approach with a causal design using a survey method on Suroboyo Bus users. The sample was determined using purposive sampling, involving 220 respondents. Data were collected through a Likert-scale questionnaire and analyzed using path analysis based on Structural Equation Modeling (SEM) with AMOS. The results indicate that city image and perceived value have a significant effect on loyalty, and perceived value has a significant effect on satisfaction, while city image does not significantly affect satisfaction. In addition, satisfaction has a significant effect on loyalty but does not act as a significant mediating variable. These findings highlight that user satisfaction and perceived value are key factors in building loyalty. This study provides practical implications for public transportation managers in improving service quality and theoretical contributions to the development of loyalty models.

Keywords: City Image, Perceived Value, Satisfaction, Loyalty

I. Introduction

Transportation is a vital sector that supports the economy and community mobility in urban areas. Along with the rapid pace of urbanization in Indonesia, big cities such as Surabaya, which is known as the second largest metropolis in Indonesia, are becoming centers of business, industrial, and educational activities for the East Java region and its surroundings. This has an impact on the high volume of people's movements every day, which if not managed properly, will hinder the connectivity of urban communities due to the impact of air pollution with increasingly dense vehicles that cause congestion on the highway.

The development of transportation infrastructure is a top priority for the Indonesian government to strengthen connectivity and support the sustainable tourism sector. The Surabaya City Government, as the second largest city in Indonesia, realizes that the existence of an inclusive and sustainable mode of public transportation is a concrete step in responding to this challenge by presenting Suroboyo Bus in 2018 as an icon of modern environmentally friendly public transportation. The uniqueness of Suroboyo Bus lies in its payment system that uses plastic bottle waste, an environmental restoration innovation based on the 3R (*reduce, reuse, recycle*) concept. This innovation intelligently integrates the mobility needs of citizens with plastic waste management education, which is an urgent global environmental issue. In addition, there are also alternatives to modern payment systems through non-cash in the form of QRIS and e-money.

Data on the number of passengers shows a positive trend of reaching more than 1.9 million people by 2025 with a total fleet of 28 units, the challenge in maintaining the loyalty of Suroboyo Bus users remains. However, consumer loyalty is not just about repetitive usage behavior, but a commitment to continue using the service in the future. In this context, the modern fleet design along with routes that pass through the icons of the city of Surabaya help build a *city image* that is connected with easy access to people's mobility between city density points. Modern facilities such as the availability of *air conditioners* (AC), monitoring cameras (CCTV) for security, and technology integration through the GoBis application provide high *perceived value* for its users. The positive image of the city and the value of benefits felt by Suroboyo Bus users are factors that are expected to be able to build pride for the community so that they are willing to become loyal users of this bus service.

Nevertheless, maintaining user loyalty in the long term is not an easy matter. Customer loyalty is shaped not only by the frequency of use, but also by the psychological commitment to recommend the service to others. Although Surabaya's image as a metropolitan city is very strong, there is a potential gap between user expectations and operational realities on the ground. Issues such as sometimes erratic *headway*, routes that have not reached all corners of the settlement, to technical obstacles in the application can affect the level of *satisfaction* of Suroboyo Bus users.

This phenomenon is interesting to research because of the inconsistency of results (*research gap*) in the previous literature. Several studies have stated that a positive image will be linear with customer satisfaction, but in the context of public services that are full of high expectations, the big image of a city does not necessarily guarantee user satisfaction with the operational reality on the ground. So that the satisfaction *variable* is used as

a mediator to clarify the mechanism of the relationship. Therefore, this study aims to test how the influence of *city image* and *perceived value* can encourage the formation of loyalty, as well as to determine the role of satisfaction as a mediating variable in the relationship. By understanding this mechanism, it is hoped that the Surabaya City Government can formulate the right strategy to improve the quality of public transportation services that are not only superior in image, but also able to provide real satisfaction for its users.

II. Literature Review

Loyalty

Consumer loyalty is one of the core goals pursued in modern marketing (Salampessy et al., 2015). According to Kotler & Keller (2016:153), loyalty is expressed as a commitment to repurchase or resubscribe to a preferred product or service in the future, despite the influence of the situation and marketing efforts potentially causing switching behaviors. The form of consumer loyalty is the repeated use of products, both goods and services (Lie et al., 2019). Indicators of service user loyalty include the frequency of visits, repeat purchases, and recommendations to other parties (Nugroho et al., 2017). Loyalty, according to Vincent et al. (2020), on public transportation, is measured by 2 items, namely "I would recommend this operator to family and friends" and "I intend to remain a client of this operator".

Satisfaction

In general, Kotler & Keller (2016:153) state that satisfaction is a person's feeling of happiness or disappointment that results from comparing the perceived performance (or results) of a product or service with expectations. Most consumer satisfaction refers to the evaluative assessment of consumers after using a particular service and is described as a feeling of pleasure or disappointment resulting from a comparison between perceived service performance and consumer expectations (Vicente et al. 2020). Passenger satisfaction comes from a psychological or sensory state of pleasure or disappointment formed by comparing the perceptions and expectations of public transportation passengers (By et al., 2020). According to Vincent et al. (2020), the measurement of the item stated as follows: "This operator offers a service that meets my quality expectations", "This operator offers a service that meets my personal needs", "My overall satisfaction with the service after trying a public transport service". Other research, Dong et al. (2021), reveals item *satisfaction*, i.e., "Lately, I am satisfied with public transportation in general, "At present, public transportation is still my ideal transportation service", "Traveling using public transportation has met my expectations".

City Image

City image is not always formed from experience or facts, but can also be formed so that it becomes a strong motivation or driving factor for a tourist to visit a tourist destination (Mutia et al., 2020). *City image* is the image of a city that is formed in a person's mind because of the characteristics of the city. An image of the city can also be interpreted as *brand image* (Jannah et al., 2014). In this study, the city image measurement item adopted research from Noman & Farhan (2021), Dam & Dam (2021), and Wilis & Nurwulandari (2020) by adjusting the object of research.

Perceived Value

According to Schiffman et al. (2012:183), *perceived value* is the value that customers feel is based on the difference between the benefits obtained (quality) of a product and the resources in terms of cost, time, and labor that have been paid to obtain benefits for the product/service. *Cast perceived value*. It also plays a role in building consumer loyalty. This aims to strengthen a value that is a characteristic of public transportation, so that in the perception of consumers when using transportation, it has a value that is felt separately. *Perceived value* constitute *trade-off* between costs and benefits, and is a key factor to maintain competitiveness than companies engaged in public transportation. Because the perceived value contains not only the practicality of the product or service, but also its broad definition, so it cannot be equated with price (By et al., 2020). *Perceived value* or perceived value is a point of view, perspective, or assessment from consumers on products or services that have been perceived personally. It can be stated that consumers who have experienced the benefits of the product or service offered personally have their own impressions (Vicramaditya, 2021). According to research from Sweeney & Soutar (2001), four different value dimensions emerge, namely emotional, social, quality/performance, and price/value of money. All four dimensions of value were found to be significantly helpful in explaining attitudes and behaviors. In other studies, Petrick & Backman (2002) state that there are 2 dimensions of *perceived value*, i.e., *acquisition value* and *transaction value*. In research Eid, (2013) stated that there are several items that are tied to the previous four dimensions that are measured, namely quality value, price value, emotional value, and social value.

The Influence of *City Image* on *Loyalty*

Research by Salampessy et al. (2015) shows that *city image* has a significant effect on *customer loyalty*. Other research results from Mutia et al. (2020) mention that the *city image* has a positive and significant effect on the *revisit intention*, where this variable is an indicator of *loyalty*. As well as a significant indirect influence of *city image* on *revisit intention* through *satisfaction*, the satisfaction variable is found to be a partially mediated variable. However, research conducted by Rahyuda & Atmaja (2011) states that the image does not affect customer loyalty.
H1 : *City image* has a significant effect on *loyalty*.

The Effect of Perceived Value on Loyalty

According to research, Lai & Chen (2011) state that *perceived value* has a positive influence on *Loyalty*. However, in the research of Firmansyah & Prihandono (2018) it was found that *perceived value* does not affect customer loyalty. In another study, Meryawan et al. (2022) stated that *perceived value* does not have a positive and significant effect on *customer loyalty*.

H2 : *Perceived value* has a significant effect on *loyalty*.

The Influence of City Image on Satisfaction

According to research by Salampessy et al. (2015), shows that *city image* has a significant effect on *customer satisfaction*. As well as a significant indirect influence of *city image* on *revisit intention* through *satisfaction*, so that the satisfaction variable is found to be a partially mediated variable. However, from research conducted by Rahyuda & Atmaja, (2011) stating that there is a positive and significant influence on the image or *image* to customer satisfaction.

H3 : *City image* has a significant effect on *satisfaction*.

The Effect of Perceived Value on Satisfaction

According to research from Lai & Chen (2011), *perceived value* has a positive influence on *satisfaction*. In research By et al. (2020) shows that *perceived value* has a direct positive correlation with consumer satisfaction.

H4 : *Perceived value* has a significant effect on *satisfaction*.

The Effect of Satisfaction on Loyalty

The concept of loyalty replaces the measure of satisfaction because it is a predictor of actual behavior (Hung et al., 2021). Customer satisfaction is an antecedent to customer loyalty (Dam & Dam, 2021). Some research from Vincent et al. (2020), Dam & Dam, (2021); Lie et al., (2019)); Salampessy et al., (2015));; Wang et al., (2020) states that satisfaction has a significant effect on loyalty.

H5 : *Satisfaction* has a significant effect on *loyalty*.

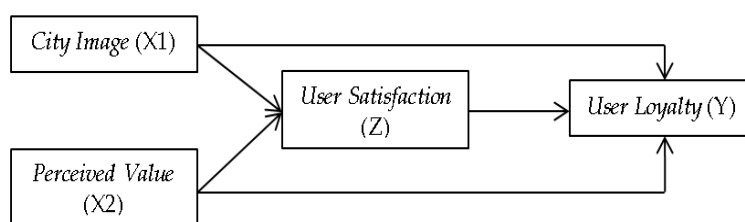


Figure 1. Research Model

III. Research Method

Research Design

This study uses a quantitative approach with a causal research design. The main objective of this design is to test the cause-and-effect relationship between independent variables (*City Image* and *Perceived Value*) and dependent variables (*Loyalty*) mediated by *Satisfaction*. Through this approach, the researcher seeks to confirm the theoretical model that has been built based on empirical data obtained from the field.

Population and Sample

The population in this study includes all people who have used Suroboyo Bus public transportation services in the city of Surabaya. Given the *infinite population*, sampling was carried out using *non-probability sampling* techniques, especially *the purposive sampling* method. The criteria for respondents are individuals over 20 years

old who have used Suroboyo Bus services at least twice in the past month. These criteria are taken to ensure that respondents have sufficient experience and understanding to provide an objective assessment.

The sample size in this study was set at 220 respondents. The determination of this number is based on the provisions of path *analysis* based on *Structural Equation Modeling* (SEM) with the help of IBM AMOS software version 24. A total of 23 indicators in this research model, a sample of 220, have met the minimum requirements to produce stable and accurate model estimates.

Variable Measurement

Data were collected using structured questionnaire instruments. Each item of the statement was measured using a Likert scale of 5 response levels, ranging from "Strongly Disagree" (scale 1) to "Strongly Agree" (scale 5). The operational variables in this study include:

1. **City Image (X1):** Measured through 4 indicators that reflect respondents' perception of the affective, behavioral, evaluative, and cognitive aspects of the city of Surabaya represented in bus services.
2. **Perceived Value (X2):** Measured through 6 indicators, which include acquisition value, transaction value, quality value, price value, emotional value, and social value.
3. **Satisfaction (Z):** Measured through 3 indicators that assess confirmation of expectation, *comparison to ideal*, and *overall satisfaction*.
4. **Loyalty (Y):** Measured through 3 indicators that include rebuys, referrals, and retention of Suroboyo Bus modes.

Data Collection and Validation

Primary data collection was carried out online through the distribution of electronic questionnaires (Google Form) to the public transportation user community, namely FDTS (Surabaya Transportation Discussion Forum) and the general public in Surabaya. Before further analysis, the data passes the screening stage through validity and reliability tests. The validity test is carried out to ensure that each indicator has a *significant loading factor* value, while the reliability test uses a *Cronbach's Alpha* value with a threshold of > 0.60 to ensure the consistency of each research instrument.

IV. Results and Discussion

Results

According to Sugiyono (2013:121), stating that a valid instrument means that the measuring instrument used to obtain the data (measuring) is valid. Furthermore, whether each item in the instrument is valid or not, it can be known by correlating the score of the instrument item with the total score. If the correlation value obtained is positive and has an r-calculation value of > 0.30 , then it can be concluded that the item of the instrument is said to be valid (Sugiyono, 2013:125-129). Meanwhile, reliability is measured by the correlation coefficient between the first experiment and the next. If it has a value of *Cronbach's Alpha* > 0.60 and a positive correlation coefficient, the instrument has been declared reliable. The table below shows that the test results of all variables are declared valid and reliable.

Table 1. Validity Testing Results

Indicators	Results
City Image (X1)	
X1.1	0,665
X1.2	0,631
X1.3	0,819
X1.4	0,742
Perceived Value (X2)	

X2.1	0,440
X2.2	0,490
X2.3	0,581
X2.4	0,423
X2.5	0,617
X2.6	0,460
X2.7	0,488
X2.8	0,512
X2.9	0,540
X2.10	0,517
X2.11	0,523
Satisfaction (W)	
Z1.1	0,767
Z1.2	0,650
Z1.3	0,650
Z1.4	0,659
Loyalty (Y)	
Y1.1	0,817
Y1.2	0,541
Y1.3	0,692
Y1.4	0,681

Source: author's processed data

Table 2. Reliability Testing Results

Variable	Cronbach's Alpha
<i>City Image (X1)</i>	0,684
<i>Perceived Value (X2)</i>	0,698

<i>Satisfaction (W)</i>	0,616
<i>Loyalty (Y)</i>	0,628

Source: author's processed data

In this study, the results of the path diagram design are adjusted to the causality relationship for the hypothesis test of the path chart model, which can be seen in Figure 2.

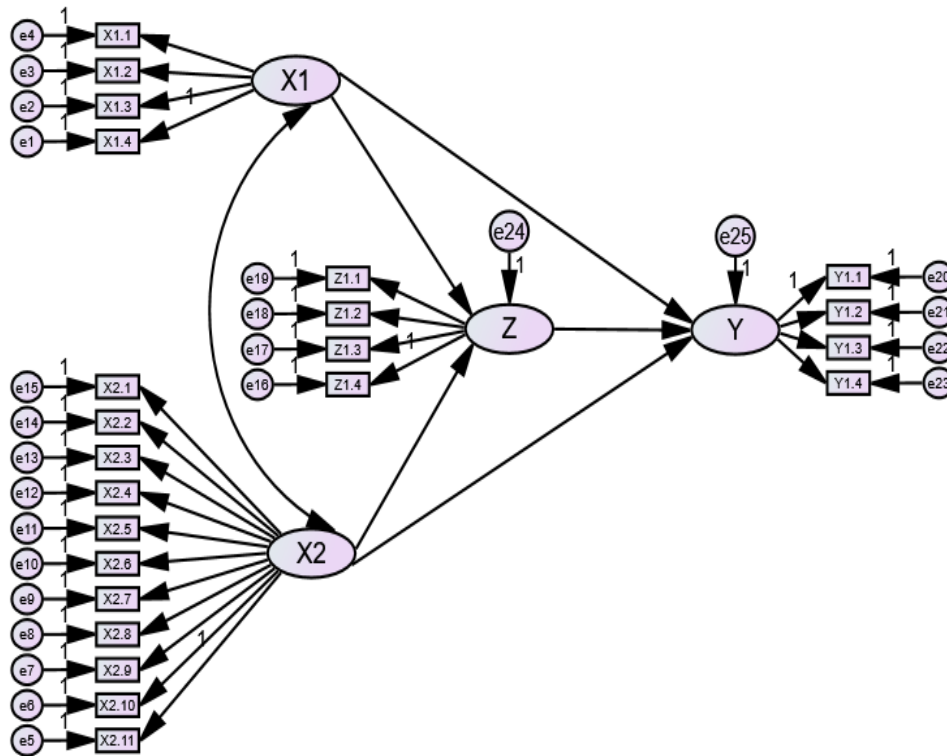


Figure 2. Structure Model

Source: Author's processed data

Table 3. Godness of Fit

Index	Cut off Value	Results	Model Evaluation
Probability	>0,05	0,000	Poor Fit
CMIN/ DF	<2	3,320	Poor Fit
RMR	<0.05	0,032	Good Fit
GFI	>0,90	0,949	Good Fit
AGFI	>0,90	0,990	Good Fit
PGFI	>0,50	0,607	Good Fit

RMSEA	0,05 – 0,08	0,103	Poor Fit
TLI	>0,90	0,984	Good Fit
CFI	>0,90	0,920	Good Fit
PNFI	>0,50	0,573	Good Fit
PCFI	>0,50	0,638	Good Fit

Source: Author's processed data

Based on the results of the *Goodness of Fit* test as in the table above, it can be seen that the values of Probability, CMIN/DF, and RMSEA produce values that do not meet the set criteria value limit. But the values of RMR, GFI, AGFI, PGFI, TLI, CFI, PNFI, and PCFI produce values that can be known beyond the limits of the criteria outlined in the Goodness of Fit. Even so, it can be concluded that the model in this study can be stated that the path diagram model used in this study is good and acceptable because 8 of the 11 criteria used are already eligible.

Table 4. Hypothesis Testing Results

	Estimate	S.E.	C.R.	P
<i>City Image</i> ← <i>Loyalty</i>	0,102	0,080	1,278	***
<i>Perceived Value</i> ← <i>Loyalty</i>	-0,074	0,099	-0,743	***
<i>City Image</i> ← <i>Satisfaction</i>	0,000	0,111	0,001	,999
<i>Perceived Value</i> ← <i>Satisfaction</i>	-0,173	0,142	-1,223	***
<i>Satisfaction</i> ← <i>Loyalty</i>	0,940	0,130	7,249	***

Source: author's processed data

Discussion

Based on the results of the study, it was found that the *city image* has a significant influence on *loyalty* to Suroboyo Bus users. From the results of the test, hypothesis 1 is acceptable. The results of this study are in line with previous research conducted by Salampessy et al. (2015), which states that *city image* has a significant influence on *loyalty*. Likewise, Mutia et al. (2020) state that *city image* has a significant influence on *loyalty*. However, the opposite results were found in the study by Rahyuda & Atmaja (2011), which states that *image* does not affect *Loyalty*.

Based on the results of this study, *city image* is one of the factors in encouraging someone to remain loyal to using Suroboyo Bus as the mode of transportation of choice. The image of Surabaya, which is reflected through the existence of the unique Suroboyo Bus with plastic bottles and its alternative to using *e-money* as a payment

system, has become a symbol of the city's progress. This encourages users to remain loyal or loyal to this service not only because of transportation needs, but as a form of pride in their city's image.

The majority of respondents who come from outside Surabaya, who are workers, show that customer loyalty to continue using Suroboyo Bus as the main transportation choice in their mobility in the city of Surabaya. It can be seen from the results of the respondents' answers to the statement item "The city of Surabaya is interesting to visit," which received the highest score. This means that respondents feel that by using the Suroboyo Bus, they participate in maintaining the positive image of the city of Surabaya. So it triggered the desire to return to using this Suroboyo Bus in the future.

In addition, it was found that the *perceived value* has a significant influence on *Loyalty* to Suroboyo Bus users. From the results of the test, hypothesis 2 is acceptable. The results of this study are in line with previous research conducted by Lai & Chen (2011), which states that *perceived value* has a positive and significant influence on *Loyalty*. However, contrary research results were found by Firmansyah & Prihandono (2018), stating that *perceived value* does not affect *Loyalty*. Likewise, another study by Meryawan et al. (2022) states that *perceived value* does not have a positive and significant effect on *loyalty*.

Based on the results of this study, *perceived value* is one of the factors for consumers to continue to use Suroboyo Bus services repeatedly. Consumers feel that the value obtained is proportional to the costs incurred such as the exchange of plastic bottles along with the ease of access to a payment system that provides alternatives in the form of *cashless* or *e-money* through QRIS and other electronic money at a rate of only IDR 5,000 for general passengers while the student/student rate is IDR 2,500 as evidenced by a student/student identity card. In addition, there are also facilities in the sophisticated and modern bus fleet in the form of *air conditioners* (AC) and 12 CCTV cameras on the inside and 3 CCTV cameras on the outside with a maximum capacity of 67 passengers. The operational service also starts at 06.00-21.00 WIB and has also been integrated with the GoBis application, which includes a feature to see the bus arrival schedule at each stop, origin and destination, and the position of the bus. All of these things encourage them to be loyal to using the Suroboyo Bus.

In the context of Suroboyo Bus, *perceived value* is related to cost efficiency and facility comfort. When users feel that the functional benefits they receive outweigh the sacrifices they make, there is a tendency to reuse the transportation in the future. The loyalty that occurs is direct, so that users choose to be loyal because they feel the real benefits of the service.

The results of this study also state that the *city image* has no influence on *satisfaction* with Suroboyo Bus users. From the results of the test, hypothesis 3 was rejected. The results of this study are in contrast to previous research conducted by Salampey et al. (2015) and Rahyuda & Atmaja (2011), which states that *city image* has a positive and significant influence on *satisfaction*. This is also contrary to research by Mutia et al. (2020), which found to have an influence on *satisfaction*, which is partially mediated.

City image is not one of the determining factors that has a real effect on customer satisfaction. This can be seen from the response of the lowest score obtained from the statement item "The city of Surabaya has a good reputation", which shows that a good city image has not been able to provide satisfaction for Suroboyo Bus users. As well as the response to the lowest item score on the *satisfaction* variable, namely "Suroboyo Bus offers services that meet my personal needs," which indicates that there are still factors that have not affected user satisfaction outside the facilities that have been provided by Suroboyo Bus.

Although the response to the highest item score in the *satisfaction variable*, namely "In general, I feel satisfied after using the Suroboyo Bus service," does not necessarily have the effect of increasing Suroboyo Bus user satisfaction, regardless of being a metropolis and the modern impression shown by its innovations, it reflects the image of the city's progress. This is because the majority of users who are workers have high expectations for every public service in Surabaya, in this case, the transportation sector, as a means of accommodation, which is expected to provide easy access to mobility. In reality, what happens according to field conditions still encounters operational obstacles, such as long waiting times (*headways*) or routes that have not reached the entire area, then the image of the big city will actually reduce the level of satisfaction because it is not comparable to the real experience in the field. Satisfaction is driven more by the technical performance of the bus than by the identity of the city's image.

Next, the variable *perceived value* has a significant influence on the *satisfaction* of Suroboyo Bus users. From the results of the test, hypothesis 4 is acceptable. The results of this study are in line with previous research conducted by Lai & Chen (2011), which states that *perceived value* has a positive and significant influence on *satisfaction*. Other findings are also supported by research b which shows that *perceived value* has a direct positive correlation with consumer satisfaction.

Based on the results of this study, *perceived value* is one of the factors for consumers to feel satisfied because of the services that have been provided by Suroboyo Bus. It can be seen from the relatively high score of the item obtained in terms of *acquisition value*, namely "I am happy to be able to save money with discounts on Suroboyo Bus" and from the emotional *value*, namely "I am happy to ride Suroboyo Bus", this shows that the emotional benefits received are proportional to the sacrifices made through the price applied by Suroboyo Bus. In addition

to cheap transportation, the payment system provided is also unique, so that users not only feel satisfied, but also create a valuable experience for consumers.

Finally, based on the results of the study, it was found that *satisfaction* has a positive and significant influence on *loyalty* of Suroboyo Bus users. From the results of the test, hypothesis 5 is acceptable. The results of this study are consistent with many previous studies conducted by Vincent dkk., (2020); Dam & dam, (2021); Lie dkk., (2019); Wang dkk., (2020), which state that *satisfaction* has a significant influence on *loyalty*.

Based on the results of this study, satisfaction is a driving factor for someone to be loyal to using Suroboyo Bus. This result was obtained because the majority of respondents who are satisfied with the services provided, then they will have a high commitment to continue using this transportation. This is evidenced by the highest item score from the *satisfaction variable*, namely "In general, I feel satisfied after using the Suroboyo Bus service", so that they tend to have the desire to use the service continuously, which is strengthened by the highest item score from the *loyalty variable*, namely "I often ride the Suroboyo Bus".

This can also be seen by the highest item score of the second *loyalty variable*, namely "I will recommend Suroboyo Bus to others," which shows a high level of satisfaction from consumers, so that it is the main reason why they want to voluntarily recommend and still choose Suroboyo Bus for their daily mobility. Users who are satisfied with the facilities, routes, and ease of transactions using plastic bottles on Suroboyo Bus will feel that this service is the best choice compared to other modes of transportation, thus creating a loyalty called customer loyalty.

V. Conclusion

Based on the data analysis and discussions that have been conducted, this study concludes that the loyalty of Suroboyo Bus users is significantly driven by the city image and perceived value directly. The findings of the study show that although the image of a city has a strong direct influence on loyalty, it has not been shown to be able to influence user *satisfaction* levels in real terms. On the contrary, perceived value has proven to be the main driver for the formation of user satisfaction as well as loyalty. In addition, satisfaction was found to have a significant positive influence on loyalty, but its role as a mediating variable in this model was not shown to be significant. This confirms that the emotional factor and the value of the benefits received by users are more dominant factors in building loyalty than the mediation mechanism through satisfaction.

The novelty of this study lies in the identification of the gap between the perception of the image of Surabaya as a modern metropolitan city and the reality of the level of satisfaction in the field, where the innovative and modern image of Surabaya does not automatically increase the functional satisfaction of users. Specifically, this study shows the phenomenon that in innovative public services, where users remain loyal to using bus services not because of technical evaluation alone, but because of pride in urban environmental innovation (plastic bottle payment system). Theoretically, this contributes to the public sector marketing literature that, in the context of sustainable public transport, the image of the city can drive loyalty without having to go through the mediating bridge of customer satisfaction.

The implication of this finding for Suroboyo Bus managers and the Surabaya City Government is the need for a strategy to maintain the uniqueness of service innovations that have built a positive image of the city, as well as strengthening service quality that is more focused on operational technical aspects to close the satisfaction gap that has not been met. However, considering that the image of the city has not been able to provide real satisfaction, the government needs to make improvements in technical aspects such as route coverage, punctuality, payment system efficiency, and facility comfort, which must continue to be improved to increase the functional value felt by users. In addition, the government needs to maintain the consistency of the innovative image of buses as a symbol of Surabaya's modernity, but it must be accompanied by real improvements in the field. The improvement in quality in this technical aspect is expected to increase public loyalty to Suroboyo Bus public transportation, not only driven by emotional pride in the city, but also by real satisfaction with the ease of daily mobility.

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