



(MUDIMA)



## The Influence of Personal Selling, Digital Marketing, and Perceived Value on Student Satisfaction with Service Quality as a Moderation Variable at State Polytechnic of Banjarmasin

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### ARTICLE INFO

*Keywords:* Personal Selling, Digital Marketing, Perceived Value, Satisfaction, Service Quality

*Received* : 1 June

*Revised* : 22 July

*Accepted* : 20 August

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### ABSTRACT

State Polytechnic of Banjarmasin must continue to innovate to ensure that graduates have competencies that are in accordance with the needs of the work. The purpose of the study was to determine the influence: 1) personal selling on satisfaction; 2) digital marketing on satisfaction; 3) perceived value on satisfaction; 4) service quality moderates personal selling on satisfaction; 5) service quality moderates digital marketing on satisfaction; 6) service quality moderates the effect of perceived value to satisfaction. This study uses an explanatory approach with a quantitative method. The data was collected in the city of Banjarmasin. The research population is students of Banjarmasin State Polytechnic. Samples were selected using purposive sampling. Data was collected through surveys with Likert scale-based instruments. The Structural Equation Modeling (SEM) method is used to analyze the data. The results of the study show that: 1) personal selling has a positive and significant effect on satisfaction; 2) digital marketing has a positive but insignificant effect on satisfaction; 3) perceived value has a positive and insignificant effect on satisfaction; 4) service quality has a positive and significant effect on satisfaction; 5) perceived value have a positive and insignificant effect on satisfaction; 6) personal selling has a positive and significant effect on service quality; 7) digital marketing has a negative and insignificant effect on service quality; 8) perceived value has a positive and significant effect on service quality at State Polytechnic of Banjarmasin

## INTRODUCTION

Higher education institutions need to make breakthroughs and innovations continuously to ensure that their graduates have competencies that are in accordance with the needs of the world of work and business. Relevant colleges are those that are constantly evolving to meet the criteria and are able to produce competitive graduates.

Personal selling is a process of direct communication between sellers and potential buyers that aims to influence purchasing decisions, build strong relationships with customers, understand needs, and provide appropriate solutions (Saputri & Wasiman, 2024). In the context of higher education, personal selling is used as a direct marketing strategy through face-to-face communication to promote programs, facilities, and excellence, while building long-term relationships and trust in the quality of education. Banjarmasin State Polytechnic implements personal selling through visits to high schools/vocational schools in South Kalimantan, installation of billboards, and organizing national and international events.

Based on the Banjarmasin State Polytechnic Performance Report of 2023, the number of prospective students for the 2023/2024 Academic Year in general showed a significant increase. However, this increasing trend is not reflected in student enrollment through the SNBP route in 2024, which shows a decrease compared to the previous year. There will be a decrease in the number of applicants to certain study programs in 2024. Although there has been an increase in the number of registrants, the increase is still not significant. Therefore, further review is needed to understand the factors influencing the decline.

Digital marketing is an important strategy in modern marketing that increases brand awareness, expands reach, and supports consumer satisfaction. With good planning, this strategy becomes the main channel to attract and retain customers, adapting to the changing behavior of consumers who increasingly rely on the internet and social media (Khoirunnisa & Riva'i, 2023); (Inkiriwang & Ogi, 2022) Digital marketing allows companies to increase product value, meet customer needs, and provide flexibility and easy interaction, all of which contribute to consumer satisfaction (Kenniss & Octavia, 2024). This strategy is also effective and efficient for promotion, increasing sales, speeding up

interactions, saving costs, and improving operational efficiency (Halid et al., 2024).

State Polytechnic of Banjarmasin utilizes digital media such as official websites, social media, and email marketing for promotion. However, its effectiveness still needs to be further evaluated, especially regarding the number of website visits, social media followers, and response to digital campaigns.

Perceived value is a customer's subjective assessment of the benefits of a product or service compared to the costs incurred, including quality, usability, and overall experience (Saputri & Wasiman, 2024). In the context of higher education, perceived value reflects the perception of students, prospective students, and parents of the benefits of the institution compared to the cost, time, and effort expended. The Banjarmasin State Polytechnic has measured student satisfaction related to the learning experience in several study programs, but a comprehensive survey on student satisfaction aspects is not yet available.

Perceived value has a significant positive effect on customer satisfaction, (Sabila et al., 2024). Service quality and perceived value also contribute positively to customer satisfaction (Wandik & Abadi, 2024). In the context of the street food festival at Food Centrum Sunter, North Jakarta, perceived value is proven to affect customer satisfaction (Ulfah & Jatmiko, 2020). Contribution to consumer satisfaction comes from personal selling of 9.6%, digital marketing by 27.6%, and perceived value by 20.9% (Saputri & Wasiman, 2024).

Satisfaction is achieved when consumer expectations are met or exceeded, which is closely related to the quality of service, such as speed, friendliness, convenience, and procedural compliance. The quality of higher education is the key in creating superior human resources that contribute to society and the nation. Therefore, higher education institutions must continue to innovate and adapt to the challenges of the times.

Digital marketing has a positive and significant influence on customer satisfaction. Digital marketing not only improves a company's image but also directly affects customer satisfaction in various sectors, including banking and digital services. Digital marketing accounts for 58.3% of customer satisfaction, while the rest is influenced by other variables (Halid et al., 2024). In addition, other

research shows that service quality also has a positive effect on customer satisfaction. The better the quality of service provided, the higher the level of customer satisfaction, (Putra & Sugiyono, 2022) . Overall, the combination of digital marketing and service quality is an important factor that can significantly increase customer satisfaction.

Personal selling, digital marketing, and perceived value have a significant contribution to consumer satisfaction of 80.3% (Saputri & Wasiman, 2024). Perceived value can mediate the influence of personal selling and digital marketing on consumer satisfaction ( Sembhodo et al., 2022). Personal selling and digital marketing affect customer satisfaction (Sulo et al., 2024).

Based on the description above, a study entitled "The influence of personal selling, digital marketing, and perceived value on student satisfaction with service quality as a moderation variable at State Polytechnic of Banjarmasin " was conducted.

#### Problem Formulation

The formulation of the problems in this study is:

- 1) How does personal selling affect student satisfaction at State Polytechnic of Banjarmasin?
- 2) How does digital marketing affect student satisfaction at State Polytechnic of Banjarmasin?
- 3) How does perceived value affect student satisfaction at State Polytechnic of Banjarmasin?
- 4) How does the quality-of-service moderate personal selling affect student satisfaction at State Polytechnic of Banjarmasin?
- 5) How does the quality of digital marketing moderation services affect student satisfaction at State Polytechnic of Banjarmasin?
- 6) How does the influence of service quality moderate the influence of perceived value on student satisfaction at State Polytechnic of Banjarmasin?

#### Research Novelty

The novelty in this research lies in several important aspects. First, it focuses on the educational context that provides a specific picture of how personal selling, digital marketing, and perceived value affect student satisfaction in educational institutions, which were previously more researched in the business or commercial sector. Second, the use of service quality as a moderation variable shows how service quality affects the relationship between these factors and student satisfaction. Third, the integration between personal selling and digital marketing in the context of education, which delves deeper into how these two approaches can work simultaneously. Fourth, focus on perceived value, which is still rarely researched in the education sector. Finally, the relevance to the development of digital technology and changes in consumer behavior that affect student experience in the digital era. Overall, this study provides novelty by combining marketing variables and consumer experience in the context of education, with a focus on State Polytechnic of Banjarmasin.

#### METHODS

This study uses an explanatory approach with a quantitative method to analyze the relationship between variables.

#### Research Variables

Independent variables in this study consist of personal selling, digital marketing, and perceived value. The variables of the sales are student satisfaction, and the moderation variable is the quality of service. The variables and dimensions of the research can be seen below.

Table 1. Variables and Indicators

Variabel		Indicator
1.	Personal selling (x1)	1. Interaction 2. Communication 3. Information Submitted
1. 2.	Digital marketing (x2)	1. Media affordability 2. Content appeal 3. Campaign influence
2. 3.	Perceived value (x3)	1. Functional value 2. Emotional value 3. Social value
3. 4.	Quality of service $Y_1$	1. Reliability 2. Responsiveness

Variabel		Indicator
4. 5.	Student Satisfaction (Y <sub>2</sub> )	3. Empathy
		4. Guarantee
		1. Facilities
		2. Academic services
		3. Learning experience

### Population and Sample

The population in this study is students of State Polytechnic of Banjarmasin. Samples can be determined by purposive sampling technique. The research sample is students who use services at State Polytechnic of Banjarmasin consisting of 110 people.

### Techniques of Collecting Data

Data was collected through surveys using Likert scale-based instruments to measure latent variables. The focus is on numerical data analysis to statistically test the relationships between variables.

### Techniques of Data Analysis

The steps to use SEM (Structural Equation Modeling) are as follows:

#### 1. Development of conceptual models:

Determine a hypothesis or theoretical model that describes the relationship between variables:

- a) Personal selling, digital marketing, perceived value, service quality, student satisfaction.
- b) Quality of service as a moderation variable.

#### 2. Questionnaire preparation:

The instruments are designed to measure latent variables (e.g., using a Likert scale for personal

selling, digital marketing, perceived value, service quality, student satisfaction.

#### 3. The data analysis uses amos software to:

- a) Test the validity and reliability of the data,
- b) Analyze path coefficients to assess relationships between variables,
- c) Examine the effect of quality-of-service moderation on the relationship between independent and dependent variables.

## RESULTS AND DISCUSSION

### CFA (Confirmatory Factor Analyze)

The validity test with Confirmatory Factor Analysis (CFA) shows that the instrument is valid if the loading factor is significant and has a standardized loading factor estimate of  $\geq 0.50$ . The reliability test indicates that the instrument has good consistency, with Construct Reliability (CR) in the range of 0.60–0.70 still acceptable, provided that the validity of the indicators in the model is maintained. Thus, this research instrument can be trusted and relied on to measure the variables studied.

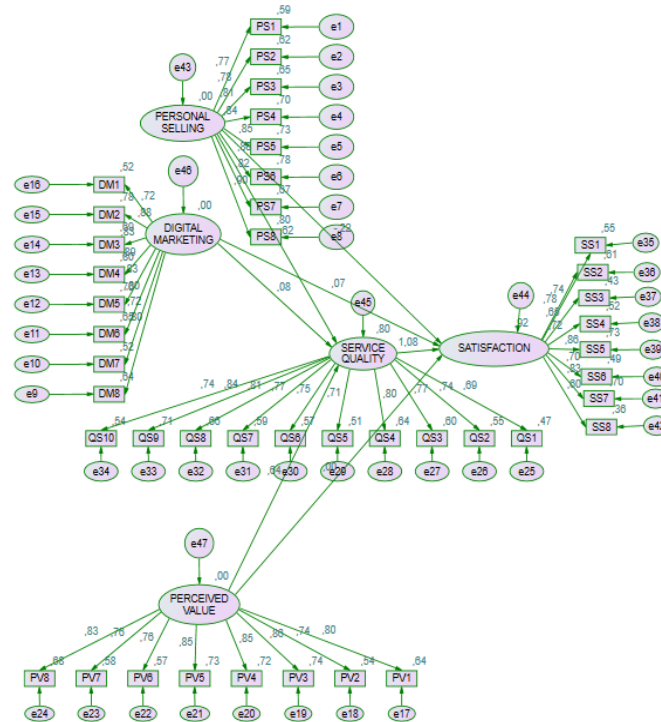


Figure 1. CFA Research Model

The loading factor value of all items > 0.5. Then all of these items are declared valid.

Table 2. Construct Reliability

Construct	CR	Information
Personal_Selling	0,830	Reliable question items
Digital_Marketing	0,811	Reliable question items
Perceived_Value	0,805	Reliable question items
Service_Quality	0,762	Reliable question items
Satisfaction	0,805	Reliable question items

Source: Data Processed in 2025

Based on the calculation of the validity and reliability test, it can be found that all items are valid and reliable, so that they can be continued to the next stage of the test.

#### 1. Research Data Analysis

The analysis in this study uses the Structural Equation Model (SEM) statistical method. Basically, the structure model aims to test the causal relationship of the variable relationship so that if one of the variables is changed, then there is a change in the other variable. In SEM analysis, it is possible that there are several dependent variables, and these variables may be independent variables for other dependent variables.

SEM assumptions include sample adequacy assumptions, normality assumptions, and outliers assumptions. The following is a discussion of SEM assumptions.

##### a. Sample Sufficiency Assumptions

The number of respondents in this study was 110 people. Of the entire questionnaires that have been filled, all of them can be used in this study.

##### b. Assumption of Normality

The results of the test assuming the normality of the data in this study are normal, because the critical ratio (cr) value at skewness > 2.58. And the Multivariate value, in this study is normal because it has a critical ratio (cr) value of kurtosis above 7 so it can be said that the data is distributed normally.

c. Asumsi Outlier

Outliers are observations that appear with extreme values that have unique characteristics that differ from other observations and appear in the form of extreme values for both single variables and combination variables.

d. Goodness of Fit Review

Before performing hypothesis testing, the first step is to assess the suitability of goodness of fit. The results of the evaluation of the goodness of fit value from the research model in the image above can be seen in the following table.

Table 3. Goodness of Fit

Goodness Of Fits	Value	Standard	Information
CMIN/DF	2,772	< 2.00	Unfitted models
TLI	0,723	>= 0,9	Unfitted models
CFI	0,739	>= 0,9	Unfitted models
RMSEA	00,128	<= 0.008	Unfitted models

Source: Data Processed in 2025

2. Model Modification

The purpose of model modification is to obtain the criteria of goodness of fit of an acceptable model. Through the value of output modification indices, it can be known whether there is a possibility of modification to the model that can be proposed. To

obtain acceptable model criteria, the researcher estimated the correlation relationship between error terms that do not require theoretical justification and those that have a modification indices value of  $\geq 4.0$ . The result of the goodness of fit of the modified model.

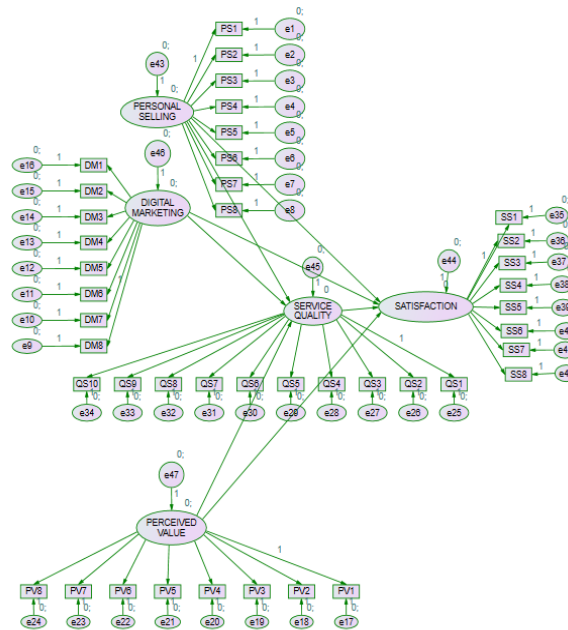


Figure 2. Research Model

Table 4. Goodness of Fits Model Modification

Goodness of fits	Value	Standard	Information
CMIN/DF	1,2	< 2.00	Model fitted
TLI	1,0	>= 0,9	Model fitted
CFI	1,0	>= 0,9	Model fitted
RMSEA	0,0	<= 0.008	Model fitted

Source: Data Processed in 2025

Based on the overall measurement of the goodness of fit of the research model after the model modification process was carried out, all index fit values have shown the expected cut-off value, so it can be concluded that the model proposed in this study can be well accepted.

### Analysis of Direct Effects, Indirect Effects, and Total Effects

The direct influence of this research model is as presented in the following table.

Table 5. Standardized Direct Effects

	Perceived Value	Digital Marketing	Personal Selling	Service Quality	Satisfaction
Service Quality	0,49	-0,05	0,54	0,00	0,00
Satisfaction	0,06	0,12	-0,29	1,07	0,00

Source: Data processed in 2025

The measurement results showed that the variable that had the largest direct influence on the satisfaction variable was the service quality variable,

which was 1.07 and the variable that had the largest direct influence on the service\_quality variable was the personal selling variable, which was 0.54

Table 6. Standardized Indirect Effects

	Perceived Value	Digital Marketing	Personal Selling	Service Quality	Satisfaction
Service Quality	0,00	0,00	0,00	0,00	0,00
Satisfaction	0,53	-0,05	0,58	0,00	0,00

Source: Data Processed in 2025

Table 7. Standardized Total Effects

	Perceived Value	Digital Marketing	Personal Selling	Service Quality	Satisfaction
Service_Quality	0,49	-0,05	0,54	0,00	0,00
Satisfaction	0,59	0,07	0,29	1,07	0,00

Source: Data Processed in 2025

Table 8. Squared Multiple Correlations

	Estimate
Perceived Value	0,00
Digital Marketing	0,00
Personal Selling	0,00
Service Quality	0,91
Satisfaction	0,93

Source: Data Processed in 2025

The magnitude of the determination coefficient value is indicated by the Squared Multiple Correlation value of 0.93 (R<sup>2</sup>) which means Satisfaction which can be explained by perceived value, digital marketing, personal selling, service

quality of 93%. Therefore, it can be concluded that the model is good.

Testing the relationship between hypothesized variables. The following is an explanation for each hypothesized variable relationship.

## Testing Hypothesis

Tabel 9. Regression Weights

			Estimate	S.E.	C.R.	P
Service_Quality	<---	Personal_Selling	0,622	0,13	4,993	0,00
Service_Quality	<---	Digital_Marketing	-0,048	0,06	-0,751	0,45
Service_Quality	<---	Perceived_Value	0,561	0,09	6,052	0,00
Satisfaction	<---	Personal_Selling	-0,342	0,13	-2,606	0,01
Satisfaction	<---	Perceived_Value	0,072	0,1	0,689	0,49
Satisfaction	<---	Digital_Marketing	0,121	0,07	1,843	0,07
Satisfaction	<---	Service_Quality	1,106	0,18	6,235	0,00

Source: Data Processed in 2025

### 1) The Influence of Personal Selling on Student Satisfaction

The test results show that personal selling has a positive and significant effect on student satisfaction at Banjarmasin State Polytechnic. This is shown in the acquisition of a regression weight value of  $\beta = -0.342$ , S.E. = 0.131, C.R. = -2.606,  $p = 0.009$ .

The results of the study show that personal selling has a positive and significant effect on customer satisfaction; (Dewi & Salam, 2023); (Sulo et al., 2024); (Saputri & Wasiman, 2024).

### 2) The influence of digital marketing on student satisfaction

The test results showed that digital marketing had a positive but not significant effect on student satisfaction at Banjarmasin State Polytechnic. This is shown in the acquisition of a regression weight value of  $\beta = 0.121$ , S.E. = 0.066, C.R. = 1.843,  $p = 0.065$ .

Digital marketing has no influence on customer satisfaction (Dewi & Salam, 2023). Digital marketing has no effect on customer satisfaction at Kafe Cerita Kita Ngopi (Evandro Ernanyo & Febry, 2022). Digital marketing does not have a significant effect on consumer satisfaction (Fadhli & Pratiwi, 2021).

Digital marketing has a positive and significant effect on customer satisfaction (Nofrisa, 2024). Digital marketing has a positive and significant effect on customer satisfaction (Kennis & Octavia, 2024). Digital Marketing has a positive and significant effect on customer satisfaction (Fithrianto et al., 2023). Digital marketing has a positive and significant effect on customer satisfaction (Primary, 2024). Digital marketing has a positive and significant effect on customer satisfaction (Dhia Ulhaq et al., 2024). Digital

marketing has a significant effect on customer satisfaction of Bank Mandiri KC Gorontalo (Halid et al., 2024). Digital marketing affects customer satisfaction (Dhofirani Sunarko & Nursalin, 2023). Digital marketing provides customer satisfaction Digital (Nastiti et al., 2023). Marketing has a positive and significant effect on consumer satisfaction (Utomo et al., 2023).

### 3) The effect of perceived value on student satisfaction.

Perceived value has a positive and insignificant effect on student satisfaction at Banjarmasin State Polytechnic. This is shown in the acquisition of a regression weight value of  $\beta = 0.072$ , S.E. = 0.104, C.R. = 0.689,  $p = 0.491$ .

Satisfaction will increase with the value seen, which is shown by a better perception of the services they receive. This is because perceived value to value and service benefits can also affect satisfaction. According to Ulfah & Jatmiko (2020), consumer satisfaction at the Food Centrum culinary festival in Jakarta is most influenced by perceived value seen.

In addition, perceived value also has no influence on customer satisfaction. This shows that the company must meet the customer's promises and expectations to obtain appropriate reciprocity (Dewi & Salam, 2023).

### 4) The effect of service quality on student satisfaction.

Service Quality has a positive and significant effect on student satisfaction at the Banjarmasin State Polytechnic. This is shown in the acquisition of a regression weight value of  $\beta = 1.106$ , S.E. = 0.177, C.R. = 6.235,  $p = 0.000$ .

Service Quality has a positive and significant effect on consumer satisfaction of Shopee application users (Setiawan, 2024).

5) Perceived value affects student satisfaction.

Perceived value has a positive and insignificant effect on student satisfaction at the Banjarmasin State Polytechnic. This is shown in the acquisition of a regression weight value of  $\beta = 0.072$ , S.E. = 0.104, C.R. = 0.689,  $p = 0.491$ .

Perceived value has a significant positive effect on customer satisfaction, (Sabila et al., 2024). Perceived value also contributes positively to customer satisfaction (Wandik & Abadi, 2024). Perceived value is proven to affect customer satisfaction (Ulfah & Jatmiko, 2020). Contribution to consumer satisfaction comes from personal selling by 9.6%, digital marketing by 27.6%, and perceived value by 20.9% (Saputri & Wasiman, 2024).

6) 6) Personal selling affects service quality.

Personal selling has a positive and significant effect on the quality of service at the Banjarmasin State Polytechnic. This is shown in the acquisition of a regression weight value of  $\beta = 0.622$ , S.E. = 0.125, C.R. = 4.993,  $p = 0.000$ .

Personal selling allows for effective communication between sellers and customers, so they can better understand customer needs and preferences. Personal selling can provide personalized service and in accordance with customer needs, thereby increasing customer satisfaction. Personal selling can help build a strong relationship between sellers and customers, thereby increasing customer loyalty. Good personal selling can improve the overall quality of service, because sellers can understand customer needs and provide the right solutions.

7) 7) Digital marketing affects the quality of services.

Digital marketing has a negative and insignificant effect on the quality of services at the Banjarmasin State Polytechnic. This is shown in the acquisition of a regression weight value of  $\beta = -0.048$ , S.E. = 0.064, C.R. = -0.751,  $p = 0.453$ .

Although digital marketing plays an important role in the process of brand promotion and communication to customers, not all forms of digital marketing directly impact the quality of service. The quality of this service not only includes teaching, but also includes all aspects of the service provided to students, lecturers, and other stakeholders.

8) Perceived value affects service quality.

Perceived value has a positive and significant effect on the quality of services at the Banjarmasin State Polytechnic. This is shown in the acquisition of a regression weight value of  $\beta = 0.561$ , S.E. = 0.093, C.R. = 6.052,  $p = 0.000$ .

Perceived value affects service quality. If customers have a high perception of value, they will have high expectations for the quality of services provided. Businesses must raise service standards to meet customer expectations and maintain a high perception of value. The quality of interaction between customers and businesses will improve if customers feel that a product or service has high value.

## CONCLUSION

Based on the previous discussion, the following conclusions can be drawn:

- 1) Personal selling has a positive and significant effect on student satisfaction at Banjarmasin State Polytechnic. This is shown in the acquisition of a regression weight value of  $\beta = -0.342$ , S.E. = 0.131, C.R. = -2.606,  $p = 0.009$ .
- 2) Digital marketing has a positive but not significant effect on student satisfaction at the Banjarmasin State Polytechnic. This is shown in the acquisition of a regression weight value of  $\beta = 0.121$ , S.E. = 0.066, C.R. = 1.843,  $p = 0.065$ .
- 3) Perceived value has a positive and insignificant effect on student satisfaction at Banjarmasin State Polytechnic. This is shown in the acquisition of a regression weight value of  $\beta = 0.072$ , S.E. = 0.104, C.R. = 0.689,  $p = 0.491$ .
- 4) Service Quality has a positive and significant effect on student satisfaction at Banjarmasin State Polytechnic. This is shown in the acquisition of a regression weight value of  $\beta = 1.106$ , S.E. = 0.177, C.R. = 6.235,  $p = 0.000$ .
- 5) Perceived value has a positive and insignificant effect on student satisfaction at Banjarmasin State Polytechnic. This is shown in the acquisition of a regression weight value of  $\beta = 0.072$ , S.E. = 0.104, C.R. = 0.689,  $p = 0.491$ .

- 6) Personal selling has a positive and significant effect on the quality of service at Banjarmasin State Polytechnic. This is shown in the acquisition of a regression weight value of  $\beta = 0.622$ , S.E. = 0.125, C.R. = 4.993,  $p = 0.000$ .
- 7) Digital marketing has a negative and insignificant effect on the quality of services at Banjarmasin State Polytechnic. This is shown in the acquisition of a regression weight value of  $\beta = -0.048$ , S.E. = 0.064, C.R. = -0.751,  $p = 0.453$ .
- 8) Perceived value has a positive and significant effect on the quality of services at Banjarmasin State Polytechnic. This is shown in the acquisition of a regression weight value of  $\beta = 0.561$ , S.E. = 0.093, C.R. = 6.052,  $p = 0.000$ .

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