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# The Effect of Service Quality and Price on Customer Satisfaction with Internet Voucher

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Abstract: This research was conducted in Komo Village, Outside Environment 1. Purpose of study this is to know the influence of quality service and price to satisfaction of online voucher customers partially and simultaneously. The research method used in this research is descriptive quantitative. The sample collection technique used field research techniques with a total of 80 samples taken based on the Slovin formula, then the data was processed using SPSS version 25. The data collection used a questionnaire distributed to the community of Komo Luar subdistrict. By Partial from SPSS output results for the variable T (partial) test quality service of 6.646>3.08 is stated hypothesis Hal (Quality service influences to satisfaction internet voucher customer) received, 2. Data obtained from spread questionnaire to respondents as many as 80 people. Analysis regression management from through a number of stages namely the F test, data validation test 1 test and efficient ko test determination use SPSS 25 help Finding Test Results that partial (1 test) t count against 1 table is 2,398<3,080 so conclude that variable Price (X2) does not influence variable customer satisfaction (Y). 3. The test results for R square are 0.636, so it is concluded that customer satisfaction is influenced by quality service and price with the percentage is 63 6% while the remaining 36.4% is influenced by other variables not examined in this research.

Keywords: Economic Conditions, Interests, Entrepreneurship.

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## INTRODUCTION

Changes and progress occur in various fields and aspects of life in the modern era like today, such as social, political, cultural, economic Marketing is one of the actions that business people do in achieving business goals. The activities that companies do through creating value and building stronger relationships with consumers in order to get positive value from them in return are called marketing activities [<sup>1</sup>].

According to Qadri Abdillah Azizi, Islamic economics since the beginning of the 2nd century Hijri has been established as a science of the development of Islamic thought in the field of Fiqh Muamalah. The

<sup>2</sup> Mjibatun Siti, 'Prospects of Sharia Economy Through Mudharabah Products in Strengthening the Real Sector', *Journal of Islamic Economics*, Vol. IV, E (2013), p. 143.

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science that studies the legal rules related to the behavior of traders based on the Islamic arguments of the Qur'an and Hadith is called Fiqh [<sup>2</sup>]. Service quality is seen as one of the components that need to be realized by the company. Because it has an influence on bringing in new customers and can reduce old customers [<sup>3</sup>].

Consumer satisfaction is a manifestation of the attitude of customer happiness/disappointment caused by the comparison between expectations on the product with what is obtained from the producer/seller. The role of price is very important in determining a purchasing decision where the achievement of satisfaction is also measured by how much someone makes sacrifices,

<sup>3</sup> Fataron Zuhdan Ady, 'The Impact of Product Quality and Quality on Consumer Loyalty (Case Study of Rozal Milkfish in Bandengan Village, Kendal Regency)', *Journal of Islamic Economics*, Vol. I (2019).

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namely by considering purchasing decisions, besides that price also affects the defense and improvement of the position of the trading organization in the market as well as increasing its profit and sales targets. It can be said that the company's ability to influence buyers and the company's competitive ability are influenced by price [<sup>4</sup>].

The development of technology in everyday life starts from a simple process to the level of satisfaction for social beings and each individual. As time goes by, technological progress continues to grow rapidly. Starting from industrial technology, communication and information, agricultural technology, and communication technology. From the development of this information technology brings various impacts on people's lives, especially every individual who is interested in utilizing and using every advancement in the development of information technology [<sup>5</sup>].

In Indonesia, the internet as a convergence medium has been officially recognized by the government since the Indonesian nation joined the World Summit on Information Society (WSIS) formed by UNESCO [6]. Internet usage in Indonesia continues to increase every year. Based on the survey results of the Indonesian Internet Service Providers Association (APJII), domestic internet users numbered 210.03 million internet users in the 2021-2022 period. This number increased by 6.78% compared to the previous period of 196.7 million people. This makes the internet penetration rate in Indonesia 77.02%. In the age category, the highest internet penetration rate is in the 13-18 age group, namely 99.16%. While in second place is the 19-34 age group with a penetration rate of 98.64% [<sup>7</sup>].

*Internet Service Provider* or Internet service provider (*ISP*) connects end users and internet business fields. *ISP* is a third party that acts as a third party or as a producer that provides services to consumers in the form of internet access and various online media. Therefore, the need for cheap internet connections is very much needed by the community [<sup>8</sup>].

Manado city precisely in the Komo Luar subdistrict, the wifi coverage area of usser can usually use the internet with fast and good access speed, before accessing the internet, you must buy an internet voucher. How to use it is by entering a password first. The procedure for using the voucher must enter the username and password when logging in to the wifi area, after logging in, you can enjoy browsing the internet at high speed per voucher 2-10 MBps.

Based on initial observations conducted by researchers at the Adityo stall in Komo Luar Village, the existence of internet voucher hotspots sold is very useful for students. With this internet voucher, it is easier for students to continue and be able to participate in learning activities, at an affordable price and is very helpful in getting information in the current digital era. But sometimes the network is often disrupted, for example when we have bought and used it, the voucher has been declared void and cannot be exchanged again, or when usage is within a fairly far range from the ISP, the network is sometimes unstable, so that users often feel dissatisfied because of these disruptions.

Based on the background of the problem above, many people around Komo Village outside environment 1 use *hotspot internet vouchers*. So researchers are interested in conducting research on, "The effect of service quality and price on customer satisfaction of internet vouchers"

## **Research Method**

The research method used in this study is quantitative descriptive. The sampling technique uses *field research techniques* with a sample size of 80 people taken based on the Slovin formula, then the data is processed using SPSS version 25. Data collection uses questionnaires distributed to the community of Komo Luar sub-district.

# **RESULT AND DISCUSSION**

Respondent Characteristics a. Based on Respondent Gender

No.	Characteristics	Frequency	Percentage %
1	Gender		
	Man	45	56.25%
	Woman	35	43.75%
2	Age		
	15 – 24 Years	32	40.0%
	25 - 34 Years	26	32.5%

<sup>4</sup> Assauri Sofjan, *Marketing Management: Basic Concepts and Strategies* (Jakarta: PT Raja Grafindo Persada, 2017), pp. 223–224.

<sup>7</sup> APJII, 'Number of Internet Users in Indonesia', *Indonesian Digital Data*, 2022.

<sup>8</sup> Amalina Maryam Zakiyyah and Miftahur Rahman, 'Internet Service Provider (ISP) RT-RW NET in Kasiyan Timur Village, Puger District, Jember Regency', *Community Service Science and Technology*, 7.1 (2021), p. 31.

 <sup>&</sup>lt;sup>5</sup> Muhamad Danuri, 'Development and Transformation of Digital Technology', *Infokam*, XV.II (2019), p. 117.
 <sup>6</sup> Muhammad, Rustam Internet and Its Use, (Communication and Media Studies, 2017), p. 13.

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No.	Characteristics	Frequency	Percentage %
	34 - 44 Years	16	20.0%
	>45 years	6	7.5%
3	Work		
	Students	32	40.0%
	Teacher	8	10.0%
	civil servant	7	8.8%
	Other	33	41.3%
Amo	ount	80	100%

Source: Primary data processed using SPSS 25.0 Year 2023

#### Data Analysis a. Validity Test

Table 1: Validity Test of Variable X1 (Service Quality)			
Statement	Pearson correlation	r table	Information
1	0.879	0.217	Valid

1	0.879	0.217	Valid
2	0.909	0.217	Valid
3	0.909	0.217	Valid
4	0.879	0.217	Valid
5	0.879	0.217	Valid
6	0.385	0.217	Valid
7	0.318	0.217	Valid

**Source**: *Primary data processed using SPSS 25.0 Year 2023* 

Next, the validity test on variable X2 (Price), all statement items in this variable are declared valid

because they have a Pearson correlation value > 0.217 so that all statement items can be declared valid.

Table 2: Validity Test of Variable X2 (Price)

Statement	Pearson correlation	r table	Information
1	0.796	0.217	Valid
2	0.776	0.217	Valid
3	0.754	0.217	Valid
4	0.756	0.217	Valid
5	0.321	0.217	Valid
a p:	1	a Daa	NE 0 17 0000

Source: Primary data processed using SPSS 25.0 Year 2023

Next, test the validity of the Y variable (Customer Satisfaction), all of these items can also be declared valid because they have a Pearson correlation

value  $>\!0.2199$  and can be declared valid and can be used in research.

Table 3: Validity Test of Variable Y (Customer Satisfaction)				
Statement	Pearson correlation	r table	Information	
1	0.849	0.217	Valid	
2	0.834	0.217	Valid	
3	0.818	0.217	Valid	
4	0.778	0.217	Valid	
5	0.861	0.217	Valid	

Source: Primary data processed using SPSS 25.0 Year 2023

**b.** Reliability Test

Table 4: Reliable Variable X1 (Serv	vice Quality)
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<b>Reliability Statistics</b>		
Cronbach's Alpha	N of Items	
.849	7	

Source: Primary data processed using SPSS 25.0 Year 2023

After testing, the reliability value with the *Cronbach alpha test* for variable X1 (Service Quality) and obtained a value of 0.849. Thus, it can be said that

the variable X1 (service quality) is stated as reliable because the *Cronbach alpha value* is > 0.5.

<b>Reliability Statistics</b>		
Cronbach's Alpha	N of Items	
.705	5	

Source: Primary data processed using SPSS 25.0 Year 2023

Next, a reliability test was carried out on the variable X2 (Price) and obtained a value of 0.705, thus it can be said that the test results of the variable X2 (Price)

are also stated as reliable because they have *a Cronbach's alpha value* > 0.5.

Table 6: Reliable Variable Y	(Customer Satisfaction)
------------------------------	-------------------------

<b>Reliability Statistics</b>	
Cronbach's Alpha	N of Items
.884	5

Source: Primary data processed using SPSS 25.0 Year 2023

Then a reliability test was conducted on the Y variable (Customer Satisfaction) and obtained a value of 0.884, thus it can be said that the test results of the Y variable (Customer Satisfaction) are also declared reliable because they have *a Cronbach's alpha value* > 0.5.

## 1. Classical Assumption Test

### a. Data Normality Test

The results of the normality test carried out were as follows:

Table 7: Data Normality Test					
One-Sampl	One-Sample Kolmogorov-Smirnov Test				
		<b>Unstandardized Residual</b>			
Ν		80			
Normal Parameters <sup>a,b</sup>	Mean	.0000000			
	Std. Deviation	1.21010435			
Most Extreme Differences	Absolute	.098			
	Positive	.056			
	Negative	098			
Test Statistics		.098			
Asymp. Sig. (2-tailed)		.056 °			
a. Test distribution is Normal.					
b. Calculated from data.					
c. Lilliefors Significance Correction.					
Source: Data Processed with SPSS 25 Vear 2023					

Source: Data Processed with SPSS 25. Year 2023

Based on the results of the normality test using the *Kolmogorov Smirnov approach*, a significance value

of 0.56 > 0.05 was obtained, which means that the residual value is normally distributed.

#### **b. Multicollinearity Test**

	Table 8: Multicollinearity Test ResultsModelCollinearity Statistics						
11/1	oaei	Tolerance	VIF				
1	(Constant)						
	X1	,532	1,879				
	X2	,532	1,879				
			~~ ~ ~ ~ ~				

Source: Data Processed with SPSS 25 2023

#### Coefficients<sup>a</sup>

means that the research variables do not show any symptoms of multicollinearity in the regression model.

The test results show that all variables show *Tolerance* value value > 0.1 and VIF value <10. This

Thus, both independent variables can be used as independent variables as unbiased predictors.

#### c. Heteroscedasticity Test Scatterplots Diagram Image of Heteroscedasticity Test Results



Source: Data Processed with SPSS 25, Year 2023

Data does not experience heterosticity if the points in the *scatterplot image* are spread out and does not form a wavy pattern, widening then narrowing.

#### d. Data Linearity Test

#### Table 9: Data Linearity Test (Satisfaction with Service Quality)

ANOVA Table								
		Sum of Squares	df	Mean Square	F	Sig.		
Between	(Combined)	218,046	7	31,149	22,396	,000		
Groups Linearity		193,867	1	193,867	139,387	,000		
Deviation from Linearity		24,179	6	4,030	2,897	,014		
Within Groups		100,142	72	1,391				
Total		318,187	79					
	Groups Within Gr	Between Groups(Combined)Linearity Deviation from LinearityWithin Groups	Sum of SquaresBetween Groups(Combined)218,046Linearity193,867Deviation from Linearity24,179Within Groups100,142	Sum of SquaresSum of SquaresBetween Groups(Combined)218,0467Linearity193,8671Deviation from Linearity24,1796Within Groups100,14272	Sum of Squares         df Squares         Mean Square           Between Groups         (Combined)         218,046         7         31,149           Linearity         193,867         1         193,867           Deviation from Linearity         24,179         6         4,030           Within Groups         100,142         72         1,391	Sum of Squares         df Squares         Mean Square         F           Between Groups         (Combined)         218,046         7         31,149         22,396           Linearity         193,867         1         193,867         139,387           Deviation from Linearity         24,179         6         4,030         2,897           Within Groups         100,142         72         1,391         149		

Source: Primary data processed using SPSS 25.0 Year 2023

Then it can be seen from the results of the linearity test in the ANOVA table, it is known that the significance value in the *Deviation from Linearity column* is 0.014 or greater than 0.05. So it can be

concluded that between the variable X1 (Service Quality) and the variable Y (Customer Satisfaction) there is a linear relationship.

Table 10: Data Linearity Test (Price Satisfaction)								
ANOVA Table								
			Sum of	Df	Mean	F	Sig.	
	Squares		Square		-			
Satisfaction *	Between	(Combined)	165,040	5	33,008	15,949	,000	
Price	Groups	Linearity	136,135	1	136,135	65,779	,000	
	Deviation from Linearity		28,905	4	7,226	3,492	,011	
	153,148	74	2,070					
	Total		318,188	79				

**Source**: Primary data processed using SPSS 25.0 Year 2023

It can be seen from the results of the linearity test in the ANOVA table, it is known that the significance value in the *Deviation from Linearity column* is 0.011 or greater than 0.05. So it can be concluded that between the variable X2 (Price) and the variable Y (Customer Satisfaction) there is a linear relationship.

#### e. Multiple Linear Regression Test

Iable I1: Multiple Linear Regression Test									
Coefficients <sup>a</sup>									
Model		Unstandardized Coefficients S		Standardized Coefficients	t	Sig.			
		В	Std. Error	Beta					
1	(Constant)	-,731	2,112		-,346	,730			
	Quality of Service	,534	,080	,626	6,646	,000,			
	Price	,277	,116	,226	2,398	,019			
	a. Dependent Variable: Satisfaction								

TT 1 1 11 **N I I I I I** 

Source: Primary data processed using SPSS 25.0 Year 2023

It can be seen from the table that a regression equation model can be compiled as follows: Y = -0.731 + 0.534 X1 + 0.277 X2

service and price are improved. But the regression coefficient of Service Quality (0.534) is greater than the other regression coefficients.

From the equation above, it can be concluded that customer satisfaction will increase if the quality of

#### f. T-Test (Partial Test)

	Table 12: T-Test (Partial)								
	Coefficients <sup>a</sup>								
Model		Unstandardized Coefficients Standardized Coefficients		Standardized Coefficients	Т	Sig.			
		В	Std. Error	Beta		_			
1	(Constant)	-,731	2,112		-,346	,730			
	Quality of service	,534	,080	,626	6,646	,000			
	Price	,277	,116	,226	2,398	,019			
	a. Dependent Variable: Satisfaction								

Source: Primary data processed using SPSS 25.0 2023

From the SPSS output results for the T test (partial) of the service quality variable of 0.000 < 0.05, it is stated that the hypothesis Ha<sub>1</sub> (Service quality has an effect on internet voucher customer satisfaction) is accepted, and for the price variable, the Sig value of 0.019 < 0.05 states that the hypothesis Ha <sub>2</sub> (Price has an effect on internet voucher customer satisfaction) and is stated to be accepted.

Based on the results of the comparison of t values, it is known that the calculated t value against the t table is 6.646 > 3.080 so it can be concluded that the

service quality variable (X1) has an effect on customer satisfaction (Y).

Then based on the results of the t value research, it is known that the calculated t against the t table is 2.398 <3.080 so it can be concluded that the Price variable (X 2) does not affect the customer satisfaction variable (Y). The t table value is 2.398 from: t table = (a / 2: nkl)t table = (a/2: nkl)

=(0.05/2:80-2-1)= (0.025:77)= 3,080

g. F Test (Simultaneous Test)

Table 15: F Test (Simultaneous)									
	ANOVA <sup>a</sup>								
Μ	odel	Sum of Squares	df	Mean Square	F	Sig.			
1	Regression	202,504	2	101,252	67,394	,000 <sup>b</sup>			
	Residual	115,684	77	1,502					
	Total	318,188	79						
	a. Dependent Variable: Satisfaction								
b. Predictors: (Constant), Price, Service Quality									

## Table 12. F Test (Simultaneous)

Source: Primary data processed using SPSS 25.0 Year 2023

Based on the results of the analysis that has been done, the calculated f value is 67.394 with a significance level of 0.000, so that H0 is rejected or Ha is accepted. Based on these results, it can be said that there is a significant influence of the independent variables consisting of service quality variables (X1), price (X2) on variables related to customer satisfaction (Y) simultaneously or together.

 $_{table}$  value with n=80 for df  $_1$  = k (df  $_1$  = 2) and df  $_2$  = n- k -1 (df  $_2$  = 80 - 2-1 = 77) obtained a value of 0.69

so that  $f_{\text{count}} > f_{\text{table}}$  (67.394 > 0.69) so that H  $_0$  is rejected or Ha is accepted.

#### h. Determinant Correlation Analysis (R2)

Table 14: Determinant Coefficient R <sup>2</sup>						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
		-	•			
1	,798 <sup>a</sup>	,636	,627	1,226		
Commerce During and data many stand strains CDCC 25.0 V 2022						

Source: Primary data processed using SPSS 25.0 Year 2023

Judging from the results of the *summary model test*, the correlation or relationship value (R) is 0.798. Based on the results of the calculation or SPSS output, the R Square value (R2) is 0.636, so it can be concluded that the influence of customer satisfaction is influenced by service quality and price with a percentage of 63.6% while the remaining 36.4% is influenced by other variables not included in this study.

#### Service Quality Affects Customer Satisfaction

Based on the results of the research title, problem formulation, and research hypothesis, the results of this study indicate that the variables of service quality and price have an effect or do not have an effect on customer satisfaction of internet vouchers in Komo Luar Lingkungan Village. In the service quality variable, 5 indicators are used to measure the quality of service for internet voucher customers at the Adityo Komo Luar stall, namely from physical evidence, reliability, responsiveness, assurance and certainty, attention.

Then further based on the test that has been done with multiple linear regression test, it is known that the constant value (a) is -0.731 while the constant value (bX  $_1$ ) of the regression coefficient is +0.534, then the constant value (bX  $_2$ ) of the regression coefficient is +0.277. The statement states that if there is an additional 5% of quality and price, then each of these variables will increase by +0.534 and +0.277 because the coefficient value is (+), then it can be concluded that Service Quality (X1) and Price (X2) have a positive effect on Customer Satisfaction (Y) so that the regression equation is Y = a + bX  $_1$  + bX  $_2$  = -0.731 + 0.534X  $_1$  + 0.277 X  $_2$ .

In the t-test (partial test), namely using the calculation of coefficients <sup>a</sup> used to determine partial working capital and total asset turnover that have a significant influence on economic sustainability. Using a significant level test of 0.05 and two sides. Then it proves the criteria if t table> t count <t table, then the hypothesis is accepted. While for t count <t table or t count> t table, then the hypothesis is rejected.

In the multiple linear regression test which has a positive value (+) or no negative influence, thus continuing with the t test to get the conclusion that the Service Quality variable (X1) has an influence on the Customer Satisfaction variable (Y) in this case it can be seen from the calculated t value in the variable totaling 6,646 > 3,080 from the t table, so the conclusion is that Service Quality (X1) has an influence on customer satisfaction (Y).

This study supports the results of Maruto Cakra Wardana's research which found that softlink.net implements an *undifferentiated marketing strategy*, which does not differentiate between markets. In this strategy, softlink.net considers the market as a whole, and the company only pays attention to general consumer needs [<sup>9</sup>].

The results of this study, especially on the service quality variable, have an effect on customer satisfaction, while in the results of Dimas's research, it was found that service quality has no effect on customer satisfaction. However, the price variable is in line with the results of Dimas's research which also found an effect on purchasing interest and customer satisfaction attitudes [<sup>10</sup>]. The results of this study also support Susi Susanti's research which found a significant effect between service quality and customer satisfaction but is not in line with the results of the t-test on the price variable in this study which has no effect on customer satisfaction [<sup>11</sup>].

Based on the results of the study on the service quality variables that affect customer satisfaction when viewed from the perspective of Islamic economics, namely the facilities provided by Warung Adityo in providing internet voucher sales services to customers are carried out naturally and trying to provide the best and sincere service by upholding the principle of reliability as a business actor who not only sells products but also services that support customer satisfaction. Service reliability can be seen from the accuracy in fulfilling promises that can be trusted.

<sup>&</sup>lt;sup>9</sup> Maruto Cakra Wardana, 'Marketing Strategy Analysis in Internet Service Provider (ISP) Business at Softlink.Net (Case Study in Sumbang, Baturaden, and Cilongok Districts) Islamic Economics Study Program, State Islamic Institute', 2017.

<sup>&</sup>lt;sup>10</sup> Dimas Yoga.

<sup>&</sup>lt;sup>11</sup> Susi Susanti, 'The Influence of Service Quality and Price on Customer Satisfaction at Coffee Rr Pekanbaru', 2019.

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Based on the letter An-Nahl verse 91 that every human being is required to keep the promises that have been set, as well as business actors, both promises that have been set directly or promises in the form of promotions, all promises must be kept according to reality. Warung Aditya strives to provide the quality of internet services needed by customers. Where this effort makes customers loyal to companies that always keep their promises [<sup>12</sup>].

#### Price has no Effect on Customer Satisfaction

In the price variable, this study uses 4 indicators to measure the price of internet voucher customers at Warung Adityo Komo Luar, namely with price affordability, price and quality suitability, price competitiveness and price suitability with benefits. The Price variable (X2) has a negative value (-) or no positive influence, because the variable is 2,398 < 3,080 from the t table, it can be concluded that Price (X2) does not affect the satisfaction of internet voucher customers in Komo Luar Village. In the R2 determinant coefficient test, the R square value is known = 0.636 or 63.6%. In this study, the variable of Service Quality on Internet Voucher Customer Satisfaction in Komo Luar Village is 63.6% and the remaining 36.4% is influenced by other factors.

From the observation results, it is known that Warung Adityo is the only shop that provides internet voucher sales in the area of one Komo Luar sub-district. Price is a value stated in currency units as a means of exchange for an item. This price in the view of customers is not the main measure for consumers in making purchases. So it can be concluded that even though the price set is relatively expensive or high, this will not affect the number of voucher sales or voucher demand. So customer satisfaction is not determined by price because what is needed by customers is the availability of vouchers [<sup>13</sup>].

The price offered by Warung Adityo on each voucher varies depending on the quota offered. With the principle of fairness where the price is set not too expensive and still within reasonable limits, not too expensive and not too cheap. The price must reflect the benefits for the buyer and its sale fairly, namely the seller gets a normal profit and the buyer gets benefits equivalent to the price he paid [<sup>14</sup>]. The price for the voucher is adjusted to the amount of quota, and tries to be fair and provide promos if the larger the internet quota purchased, the more economical the price.

If the price offered is too high, then buyers will decrease and will move to other stalls. However, when the stalls give very low prices, then the quality of the internet will not be optimal and customer satisfaction will be affected. Pricing strategies must be considered because prices will affect sales volume, prices can maintain customer satisfaction and loyalty and the right price can achieve maximum profit.

# CONCLUSION

Based on the research results, it can be concluded that:

- 1. The SPSS output results for the T test (partial) of the service quality variable of 0.000 < 0.05 state that the hypothesis Ha <sub>1</sub> (Service quality has an effect on customer satisfaction with internet vouchers) is accepted, while for the price variable the Sig value is 0.019 < 0.05.
- 2. The results of the t value research, it is known that the calculated t against the t table is 2.398 < 3.080 so it can be concluded that the Price variable (X<sub>2</sub>) does not affect the customer satisfaction variable (Y)  ${}^{p}X_{2}$ .
- 3. The result of the R square test is 0.636, so it can be concluded that the influence of customer satisfaction is influenced by service quality and price with a percentage of 63.6% while the remaining 36.4% is influenced by other variables not included in this study.

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<sup>&</sup>lt;sup>12</sup> Fahtira Virdha Noor, 'The Influence of Service Quality on Customer Satisfaction of PT. Herba Penawar Alwahida Indonesia', 2020, p. 18.
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