Salespeople's Customer Orientation and Customer Satisfaction: An Service-Dominant Logic Perspective

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A B S T R A C T

This study aims to examine the influence of service quality and salespeople's customer orientation on perceived value and customer satisfaction, as well as the mediating role of perceived value and the moderating role of brand image in the relationship between perceived value and customer satisfaction. This research was conducted on bank customers who use credit services in Kendari City using a quantitative approach with an explanatory research design. Data were collected through a survey using a structured questionnaire distributed to 340 respondents. The data were analyzed using Structural Equation Modeling to test the diresct, indirect, and moderation effects in the proposed research model. The results show that service quality and salespeople's customer orientation have positive effects on perceived value and customer satisfaction. Perceived value also has a positive effect on customer satisfaction, indicating that customers tend to be more satisfied when they perceive that bank credit services provide benefits that are worth the cost, time, effort, and risk involved. In addition, perceived value mediates the relationship between service quality and customer satisfaction, as well as the relationship between salespeople's customer orientation and customer satisfaction. The findings also confirm that brand image strengthens the effect of perceived value on customer satisfaction.

Keywords:
Service Quality; Salespeople's Customer Orientation; Perceived Value; Brand Image; Customer Satisfaction

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1. INTRODUCTION

The banking industry continues to experience significant development along with the increasing public need for financial services, particularly credit (Verhoef, 2017). Increasingly intense competition encourages banks not only to offer competitive products but also to provide services that are able to create value for customers (Stulz, 2019). Service quality is an important factor in shaping customers' perceptions of the value they receive. Research shows that service quality has a positive effect on perceived value, where an improvement in service

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quality will increase the benefits perceived by customers compared to the costs incurred (Keshavarz & Jamshidi, 2018; Norouzi et al., 2013; Yusuf & Roslan, 2025). Perceived value then plays a role as a main determinant in forming customer satisfaction. In addition to service quality, salespeople's customer orientation is also a very important factor in the interaction between banks and customers. A customer-oriented approach emphasizes the ability of salespeople to understand customer needs, provide appropriate solutions, and build long-term relationships (Abu ELSamen & Akroush, 2018). Previous research shows that customer orientation has a significant effect on perceived value because customers feel that they receive attention and solutions that suit their needs (Huang et al., 2019; Vidyanata, 2022). High perceived value will increase the likelihood that customers feel satisfied with the services provided.

Perceived value itself is a concept that reflects customers' evaluation of the benefits received compared to the sacrifices made (Jiang et al., 2025). In various studies, perceived value has been proven to have a direct effect on customer satisfaction. Customers who feel that the services received provide high value tend to have a higher level of satisfaction (Keshavarz & Jamshidi, 2018). In addition, perceived value also acts as a mediating variable that connects service quality and customer satisfaction, making it a key element in modern service marketing models.

A research gap is still found in the integration of the variables service quality, salespeople's customer orientation, perceived value, and customer satisfaction into one comprehensive model. Most previous studies have emphasized the direct relationships among variables, while the mediating role of perceived value has received limited attention (Ghanem, 2024; Okour et al., 2023). In fact, several studies show that perceived value is the main mechanism that explains the relationship between service quality and customer satisfaction (Redda, 2023). This indicates that research integrating these variables is still limited and needs to be further developed.

Another gap lies in the role of salespeople's customer orientation, which has not been widely examined in the context of credit banking (Abu ELSamen & Akroush, 2018; Adusei et al., 2020). Most previous studies have been conducted in the retail sector or other service industries; therefore, their findings may not fully represent the specific characteristics of customer interactions in banking services. In addition, research examining the relationship between customer orientation and customer satisfaction through perceived value is still relatively limited, so further studies are needed to understand the mechanism of this relationship. Another research gap concerns the limited examination of brand image as a moderating variable. Most previous studies have positioned brand image as an independent variable that directly influences customer satisfaction. However, the role of brand image as a moderator in the relationship between perceived value and customer satisfaction is still rarely studied. In fact, brand image can influence how customers assess the value they receive and how that value is translated into satisfaction.

This research approach proposes a model that integrates service quality and salespeople's customer orientation as independent variables that influence perceived value. Perceived value then acts as a mediating variable that connects these two variables with customer satisfaction. This relationship is supported by various studies showing that service quality and customer orientation have an indirect effect on satisfaction through perceived value.

The model is strengthened by including brand image as a moderating variable in the relationship between perceived value and customer satisfaction. A strong brand image can increase customer trust, thereby strengthening the effect of perceived value on satisfaction. Conversely, a weak brand image can reduce the impact of perceived value on satisfaction. Thus, this model is able to provide a more comprehensive understanding of the factors that influence customer satisfaction.

This research focuses on bank credit customers in Kendari City, which has the characteristics of a developing market with a high level of financing needs. Competition among banks in this region requires improvements in service quality and effective marketing strategies. Credit customers have high expectations of the services provided, so it is important for banks to understand the factors that influence their perceived value and satisfaction.

The purpose of this study is to analyze the effect of service quality and salespeople's customer orientation on perceived value and its impact on customer satisfaction. In addition, this study also aims to examine the role of perceived value as a mediating variable and brand image as a moderating variable. The results of this study are expected to provide theoretical contributions to the development of service marketing knowledge as well as practical implications for the banking industry in improving customer satisfaction and loyalty.

2. HIPOTESIS THEORETICAL FRAMEWORK AND HYPOTHESIS

Service-Dominant Logic (SDL) is a marketing perspective that views the core of exchange not only as products, but as service as the main basis of value creation (Grönroos & Gummerus, 2014). The SDL premises relevant to this study are that service is the fundamental basis of exchange, the customer is always a co-creator of value, and value is always uniquely and phenomenologically determined by the beneficiary (Tregua et al., 2021). This means that service value is not only determined by the bank as the service provider, but is also formed through the customer's experience, involvement, needs, and assessment of the benefits of the service received (Masse et al., 2026). In the SDL perspective, customers are not merely recipients of services, but parties who participate in creating value through the process of interaction with the bank, the use of services, and the evaluation of the results of those services. Therefore, in the context of bank credit services, service value is formed through the relationship between bank service quality, employee behavior, customer experience, and customer perceptions of the benefits of the credit received (Andreini et al., 2015).

Based on the SDL perspective, service quality becomes an important source in the formation of perceived value because service quality reflects the bank's ability to provide services that are clear, responsive, secure, reliable, and professional (Heng et al., 2020; Moonti et al., 2023). In addition, salespeople's customer orientation is also relevant to the SDL premise because bank officers act as facilitators of value creation through their ability to understand customer needs, provide accurate information, and offer appropriate credit solutions. This interaction helps customers assess whether the credit services received provide benefits that are proportional to the costs, time, effort, and risks incurred. When perceived value is formed positively, customers will more easily feel customer satisfaction. Furthermore, brand image can strengthen the relationship between perceived value and customer satisfaction because a good bank image makes customers more confident that the value of the credit services received is credible, secure, and reliable.

Hypothesis Development

Service quality is an important factor in shaping perceived value because customers evaluate a service not only from the final result, but also from the process they experience during service delivery (Abeysekera et al.; Supriaddin & Roslan, 2025). In the context of bank credit services, customers assess whether the service is reliable, fast, secure, responsive, and able to provide certainty. When customers receive clear information, accurate procedures, friendly assistance, and professional handling, they tend to perceive that the benefits obtained from the service are greater than the costs, time, effort, and risks they spend (Fisher & Connelly, 2017). Therefore, good service quality can strengthen customers' perception that bank credit services are useful, appropriate, and worth using. The relationship between service quality and perceived value can also be understood through the customer's evaluation of value exchange. Credit customers compare the advantages they receive from bank services with the sacrifices required in the credit process (Tallon, 2010). When the bank is able to provide services that are easy to understand, efficient, transparent, and responsive to customer needs, customers will be more likely to perceive the service as valuable. Based on this theoretical argument and empirical support, the following hypothesis is proposed:

H1: Service quality has a positive effect on perceived value

Salespeople's customer orientation is an important factor in creating perceived value because customers directly evaluate the quality of interaction they receive from bank staff during the service process (Tran, 2021). In bank credit services, customer-oriented salespeople are expected to understand customer needs, provide clear information, explain credit products properly, and offer solutions that match the customer's financial condition. When customers feel that bank staff are attentive, helpful, responsive, and able to provide appropriate guidance, they will perceive the credit service as more useful and valuable (Andaleeb et al., 2016). Therefore, salespeople's customer orientation does not only support the sales process, but also strengthens customers' trust, comfort, and perception that the services provided by the bank deliver meaningful benefits. Based on this theoretical argument and empirical support, the following hypothesis is proposed:

H2: Salespeople's customer orientation has a positive effect on perceived value

Perceived value is an important factor in shaping customer satisfaction because customers evaluate banking services based on the balance between the benefits they receive and the sacrifices they make, such as cost, time, effort, administrative requirements, and risk (Kastalli et al., 2013; Seo et al., 2026). In bank credit services, perceived value can be formed through transparent information, fair costs, simple procedures, reliable service, security, and good interaction with bank staff. When customers feel that the credit service provides clear benefits, supports their financial needs, and is worth the effort required, they are more likely to develop a positive evaluation of the bank (Mende et al., 2020; Soetan et al., 2021). This condition can increase customer satisfaction because customers perceive that the bank is able to provide services that are useful, appropriate, and relevant to their expectations. Therefore, perceived value does not only reflect customers' assessment of the service received, but also becomes a key basis for determining their level of satisfaction with the bank's credit services. Based on this theoretical argument and empirical support, the following hypothesis is proposed:

H3: Perceived value has a positive effect on customer satisfaction

Service quality can influence customer satisfaction both directly and indirectly through perceived value (Keshavarz & Jamshidi, 2018; Özkan et al., 2020). When customers perceive that the service they receive is reliable, responsive, clear, and consistent with their expectations, they are more likely to evaluate the service as valuable (Hussain et al., 2015). This perceived value is formed when customers feel that the benefits obtained are greater than the sacrifices made, such as time, effort, cost, or risk. In this relationship, perceived value acts as an important bridge that explains how service quality leads to customer satisfaction. Good service quality increases customers' perception of value, and this higher perceived value then encourages stronger satisfaction (Keshavarz & Jamshidi, 2018; Nasrul et al., 2023; Özkan et al., 2020). Therefore, the effect of service quality on customer satisfaction becomes more meaningful when customers first perceive that the service provides benefits, usefulness, and value that meet their needs.. Based on this theoretical argument and empirical support, the following hypothesis is proposed:

H4: Service quality has a positive effect on customer satisfaction through perceived value

Salespeople's customer orientation has an important role in increasing customer satisfaction; however, this effect often occurs through perceived value as an intervening variable. Salespeople who are customer-oriented will try to understand customer needs, provide appropriate solutions, and create valuable interactions (Moonti et al., 2023; Roslan & Rahayuningsih, 2026). This approach will increase the benefits perceived by customers, thereby strengthening perceived value before ultimately affecting satisfaction. Research shows that customer orientation has a positive effect on perceived value, which then contributes to increased customer satisfaction (Mullins et al., 2020; Roslan, 2025). This shows that the success of salespeople in creating satisfaction greatly depends on their ability to build value for customers.

The effect of salespeople's customer orientation on customer satisfaction through perceived value can be explained through the process of direct interaction between salespeople and customers (Siddiqi & Sahaf, 2019). Customers will assess the quality of these interactions, then form perceptions of value based on the benefits obtained, and finally determine their level of satisfaction (Hussain et al., 2018). In banking services, salespeople who are able to provide clear information, appropriate solutions, and attention to customer needs will increase the perceived value felt by customers. The higher the perceived value formed, the greater the likelihood that customers will feel satisfied with the credit services provided. In this case, salespeople's customer orientation not only has a direct effect, but also strengthens satisfaction through increased perceived value. Based on this theoretical argument and empirical support, the following hypothesis is proposed:

H5: Salespeople's customer orientation has a positive effect on customer satisfaction through perceived value

Brand image has an important role in strengthening or weakening the effect of perceived value on customer satisfaction. Brand image reflects customers' perceptions of the reputation, trust, and credibility of a bank, which ultimately influences how customers assess the value they receive (Morrish et al., 2016; Sadihin et al., 2025). Perceived value generally has a positive effect on customer satisfaction, but the strength of this effect may differ depending on the level of brand image owned by the company. A number of studies show that brand image can strengthen the effect of perceived value on customer satisfaction, where a positive brand image will increase customer trust so that the perceived value can be more easily translated into (Zameer et al., 2015).

The moderating effect of brand image on the relationship between perceived value and customer satisfaction can be explained through the role of brand image in shaping customer expectations and trust. Customers who have a positive perception of a bank's brand tend to be more confident in the quality of the services received, so high perceived value will more strongly increase satisfaction (Korda & Snoj, 2010). Conversely, if brand image is weak, then the perceived value felt by customers may not fully increase satisfaction because of doubts about the bank's credibility. In banking services, a strong brand image, such as a good reputation, trust, and service consistency, will strengthen the effect of perceived value on customer satisfaction. Based on this theoretical argument and empirical support, the following hypothesis is proposed:

H6: Brand image moderates the effect of perceived value on customer satisfaction.

3. RESEARCH METHOD

This study applies a quantitative approach with an explanatory This study applies a quantitative approach with an explanatory research design to examine the causal relationships among Service Quality, Salespeople's Customer Orientation, Perceived Value, Customer Satisfaction, and Brand Image. The population of this study consists of bank credit customers in Kendari City who have experience using credit services and interacting with bank officers during the credit service process. The sample was selected using a non-probability sampling technique with a purposive sampling approach, because respondents were chosen based on specific criteria relevant to the research objectives. These criteria included customers who had used bank credit services, had interacted with salespeople or bank officers, were able to evaluate the credit service experience, and were willing to complete the questionnaire. Based on these criteria, a total of 340 respondents were obtained as the final sample of this study.

Data were collected through a survey method using a structured closed-ended questionnaire measured with a five-point Likert scale, ranging from 1 for strongly disagree to 5 for strongly agree. The questionnaire was designed to measure customer perceptions of service quality, salespeople's customer orientation, perceived value, customer satisfaction, and brand image based on relevant theoretical indicators. Before hypothesis testing, the research instrument was examined through validity and reliability testing to ensure that all indicators were appropriate for further analysis. The collected data were then analyzed using Structural Equation Modeling to test the direct effects of service quality and salespeople's customer orientation on perceived value and customer satisfaction, the mediating role of perceived value, and the moderating role of brand image in the relationship between perceived value and customer satisfaction.

4. DATA ANALYSIS AND DISCUSSION

Respondent Characteristics

Table 1. Demographic profile of the respondents

Characteristic	Frequency	Percent (%)
Sex		
Man	217	63.82
Woman	123	36.18
Age		
24–30	81	23.82
31–37	53	15.59
38–44	138	40.59
45–51	68	20.00

Income (IDR)		
< 5 million	65	19.12
6–10 million	82	24.12
11–15 million	104	30.59
16–20 million	57	16.76
≥ 20 million	32	9.41

Based on Table 1, the demographic profile of the respondents shows that the majority of bank credit customers in Kendari City were men, totaling 217 respondents or 63.82%, while women accounted for 123 respondents or 36.18%. In terms of age, most respondents were in the 38–44 age group, totaling 138 respondents or 40.59%, followed by the 24–30 age group with 81 respondents or 23.82%, the 45–51 age group with 68 respondents or 20.00%, and the 31–37 age group with 53 respondents or 15.59%. Meanwhile, based on income level, most respondents had an income of IDR 11–15 million, totaling 104 respondents or 30.59%, followed by IDR 6–10 million with 82 respondents or 24.12%, less than IDR 5 million with 65 respondents or 19.12%, IDR 16–20 million with 57 respondents or 16.76%, and ≥ IDR 20 million with 32 respondents or 9.41%. Overall, the respondents in this study were dominated by men, were mostly in the mature productive age group, and generally had a middle-income level.

Table 2. Results of the Measurement Model

Variables	Items	Loading	CA	CR	AVE
Brand Image	BI1	0,995	0,994	0,994	0,988
	BI2	0,995			
	BI3	0,992			
Customer Satisfaction	CS1	0,912	0,903	0,907	0,838
	CS2	0,920			
	CS3	0,913			
Perceived Value	PV1	0,772	0,799	0,798	0,716
	PV2	0,881			
	PV3	0,881			
Salespeople's Customer Orientation	SCO1	0,943	0,938	0,938	0,889
	SCO2	0,944			
	SCO3	0,942			
Service Quality	SQ1	0,934	0,925	0,928	0,870
	SQ2	0,940			
	SQ3	0,923			

Based on Table 2, the results of the measurement model indicate that all indicators for each variable have outer loading values above 0.70. This means that the indicators BI1–BI3 adequately reflect the Brand Image variable, CS1–CS3 reflect Customer Satisfaction, PV1–PV3 reflect Perceived Value, SCO1–SCO3 reflect Salespeople's Customer Orientation, and SQ1–SQ3 reflect Service Quality. The highest loading values are found in the Brand Image variable, ranging from 0.992 to 0.995, indicating that its indicators have a very strong contribution in explaining the construct. Furthermore, the Cronbach's alpha and Composite reliability values for all variables are above the minimum threshold of 0.70, indicating that all constructs in this study have good reliability. The Average Variance Extracted (AVE) values also exceed the minimum threshold of 0.50, namely Brand Image at 0.988, Customer Satisfaction at 0.838, Perceived Value at 0.716, Salespeople's Customer Orientation at 0.889, and Service Quality at 0.870. Therefore, all variables in this study meet the criteria for convergent validity and reliability, indicating that the research instrument is appropriate for further structural model analysis and hypothesis testing.

Table 3. HTMT result

	1	2	3	4
Brand Image (1)				
Customer Satisfaction (2)	0,787			
Perceived Value (3)	0,653	0,757		
Salespeople's Customer Orientation (4)	0,514	0,608	0,655	
Service Quality (5)	0,433	0,514	0,506	0,412

Based on Table 3, the HTMT results show that all correlation values between constructs are below the recommended threshold of 0.90, indicating that the measurement model has met the criteria for discriminant validity. The highest HTMT value is found in the relationship between Brand Image and Customer Satisfaction at 0.787, followed by Customer Satisfaction and Perceived Value at 0.757, Perceived Value and Salespeople's Customer Orientation at 0.655, Brand Image and Perceived Value at 0.653, and Customer Satisfaction and Salespeople's Customer Orientation at 0.608. Meanwhile, the other HTMT values, such as Service Quality with Brand Image at 0.433, Service Quality with Customer Satisfaction at 0.514, Service Quality with Perceived Value at 0.506, Service Quality with Salespeople's Customer Orientation at 0.412, and Salespeople's Customer Orientation with Brand Image at 0.514, are also within acceptable limits. These findings indicate that each construct in the model, namely Brand Image, Customer Satisfaction, Perceived Value, Salespeople's Customer Orientation, and Service Quality, is empirically distinct from the other constructs. Therefore, the discriminant validity of the research model can be confirmed, meaning that each variable measures a different concept and can be used for further structural model testing.

Table 4. R Square and Q2

	R-square	Q^2predict
Customer Satisfaction	0,668	0,596
Perceived Value	0,379	0,355

The explanatory and predictive quality of the structural model can be observed from the R-square and Q^2predict values presented in Table 4. The R-square value for Customer Satisfaction is 0.668, which means that the variables in the model are able to explain 66.8% of the variance in customer satisfaction. This result indicates that the model has a relatively strong explanatory power in describing customer satisfaction among bank credit customers in Kendari City. Meanwhile, the R-square value for Perceived Value is 0.379, showing that 37.9% of the variation in perceived value can be explained by the predictors included in the model. This value reflects a moderate explanatory ability, suggesting that perceived value is influenced by the variables examined in this study, although other factors outside the model may also contribute. In terms of predictive relevance, the Q^2predict values for both endogenous variables are above zero, with Customer Satisfaction reaching 0.596 and Perceived Value reaching 0.355. These findings indicate that the model has adequate predictive capability.

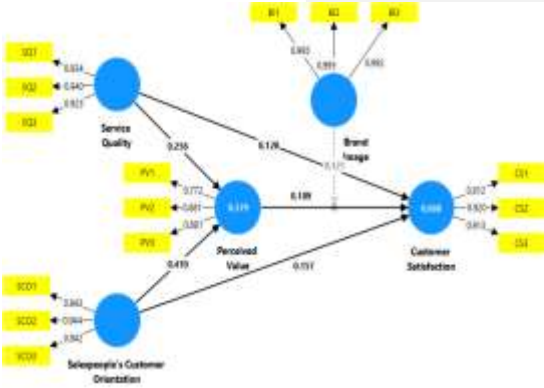

Figure 1.
Output of PLS Construction

Table 5. Direct Effects and Hypothesis Testing Results

	Original sample	P values
Perceived Value -> Customer Satisfaction	0,189	0,002
Salespeople's Customer Orientation -> Customer Satisfaction	0,157	0,001
Salespeople's Customer Orientation -> Perceived Value	0,470	0,000
Service Quality -> Customer Satisfaction	0,120	0,001
Service Quality -> Perceived Value	0,256	0,000

The results in Table 5 show that Perceived Value has a positive and significant effect on Customer Satisfaction (β = 0.189; p = 0.002). This finding indicates that when credit customers perceive banking services as useful, beneficial, and worth the cost or effort, their level of satisfaction tends to increase. Therefore, perceived value becomes an important factor in shaping customer satisfaction because customers evaluate banking credit services not only from the service received, but also from the benefits they obtain compared to the sacrifices they make. The results also show that Salespeople's Customer Orientation has a positive and significant effect on Customer Satisfaction (β = 0.157; p = 0.001). This means that customer-oriented salespeople can improve customer satisfaction. When bank staff are able to understand customer needs, provide clear explanations, respond to customer problems, and offer suitable solutions, customers are more likely to feel satisfied with the service. This finding highlights the importance of customer-oriented behavior in banking credit services, especially because credit customers often need trust, clarity, and personal assistance during the service process. Furthermore, Salespeople's Customer Orientation has a positive and significant effect on Perceived Value ($\beta = 0.470$; $p = 0.000$). This finding indicates that salespeople who focus on customer needs can strengthen the value perceived by credit customers. Clear information, responsive service, and appropriate solutions make customers perceive banking credit services as more useful and valuable. Thus, salespeople's customer orientation not only directly increases customer satisfaction, but also contributes to the formation of perceived value.

Service Quality also has a positive and significant effect on Customer Satisfaction ($\beta = 0.120$; $p = 0.001$). This result shows that better service quality can increase customer satisfaction in banking credit services. Reliable service, clear procedures, responsiveness, and the ability to meet customer expectations are important aspects that shape customer satisfaction. Although the coefficient is lower than other relationships, the result still confirms that service quality remains an important determinant of customer satisfaction. Finally, Service Quality has a positive and significant effect on Perceived Value ($\beta = 0.256$; $p = 0.000$). This finding indicates that customers are more likely to perceive banking credit services as valuable when they experience good service quality. Service quality helps customers assess whether the benefits received are worth the time, cost, and effort involved in using credit services. Therefore, improving service quality is important not only for increasing customer satisfaction directly, but also for strengthening perceived value.

Table 6. Indirect Effects and Moderation Effects

	Original sample	P values
Salespeople's Customer Orientation -> Perceived Value -> Customer Satisfaction	0,089	0,006
Service Quality -> Perceived Value -> Customer Satisfaction	0,048	0,037
Brand Image x Perceived Value -> Customer Satisfaction	0,121	0,015

The results in Table 6 show that Salespeople's Customer Orientation has a positive and significant indirect effect on Customer Satisfaction through Perceived Value ($\beta = 0{,}089$; $t = 2{,}756$; $p = 0{,}006$). This finding indicates that customer-oriented salespeople can increase customer satisfaction not only directly, but also indirectly by strengthening the value perceived by credit customers. When salespeople are able to understand customer needs, provide clear information, and offer appropriate solutions, customers tend to perceive banking credit services as more useful and valuable. This perceived value then contributes to higher customer satisfaction.

Furthermore, Service Quality also has a positive and significant indirect effect on Customer Satisfaction through Perceived Value ($\beta = 0{,}048$; $t = 2{,}088$; $p = 0{,}037$). This result indicates that good service quality can improve customer satisfaction by increasing customers' perceived value. Reliable, responsive, and clear banking services make customers feel that the benefits they receive are worth the cost, time, and effort involved in using credit services. Therefore, perceived value acts as an important mediating variable in linking service quality with customer satisfaction.

Discussion

The finding that Brand Image strengthens the relationship between Perceived Value and Customer Satisfaction indicates that customer satisfaction is not only shaped by the service value received, but also reinforced by customers' perception of the reputation, credibility, and trustworthiness of the bank.. In service marketing, brand image reflects customers' confidence in the institution, Sadihin et al. (2025) explain that brand image influences how customers assess the value and reliability of a service. This is relevant to the result of this study, where a positive bank image strengthens customers' confidence and makes them more likely to feel satisfied with the credit services received (Özkan et al., 2020). In this position, brand image functions as a reinforcing factor that strengthens customers' confidence in the value of the banking services they receive.

The positive effect of Perceived Value on Customer Satisfaction shows that credit customers feel satisfied when they believe that banking services provide benefits that are worth the sacrifices made. Perceived value is formed through customers' assessment of usefulness, fairness, convenience, security, and the relevance of the service to their needs. Mende et al. (2020) emphasize that perceived value becomes an important basis for satisfaction because customers compare the benefits received with the cost, time, effort, and risk involved (Soetan et al., 2021). In the context of banking credit services, this finding is consistent with the Service-Dominant Logic (SDL) perspective, which explains that value is not determined solely by the bank as the service provider, but also by customers as beneficiaries who evaluate the service based on their own experience, needs, and perceived benefits. Therefore, when customers perceive that credit services provide meaningful value, their satisfaction tends to increase.

The findings also show that Salespeople's Customer Orientation has a positive effect on both Perceived Value and Customer Satisfaction. This means that customer-oriented behavior, such as understanding customer needs, providing clear information, and offering appropriate solutions, can strengthen customers' perception of value and satisfaction. Tran (2021) explains that customers directly evaluate the quality of interaction they receive from salespeople, while Andaleeb et al. (2016) argue that attentive, helpful, and responsive staff behavior can make customers perceive the service as more useful and valuable. In the SDL perspective, salespeople act as facilitators of value creation because they help customers understand credit information, assess service benefits, and evaluate whether the service matches their needs. Thus, customer-oriented salespeople play an important role in creating perceived value and increasing customer satisfaction in banking credit services.

The results further confirm that Service Quality contributes to Perceived Value and Customer Satisfaction, while perceived value mediates the effects of service quality and salespeople's customer orientation on satisfaction. Keshavarz and Jamshidi (2018) explain that perceived value acts as a bridge linking service quality to satisfaction because customers first evaluate whether the service provides meaningful benefits before forming satisfaction (Özkan et al., 2020). In addition, the significant moderating effect of Brand Image shows that perceived value has a stronger impact on customer satisfaction when customers have a positive image of the bank. Korda and Snoj (2010) note that a positive brand perception can increase customer confidence in the quality of services received, making perceived value more easily translated into satisfaction.

5. CONCLUSION, IMPLICATION, SUGGESTIONS, AND LIMITATIONS

The empirical evidence confirms that customer satisfaction among bank credit customers in Kendari City is shaped by perceived value, salespeople's customer orientation, and service quality. Perceived value plays a central role in explaining customer satisfaction because customers tend to feel satisfied when they believe that the credit services provided by the bank offer clear benefits, appropriate procedures, reasonable sacrifices, and solutions that match their financial needs. In addition, salespeople's customer orientation and service quality contribute to customer satisfaction, both directly and indirectly through perceived value. This means that customer-oriented staff and good service quality can create stronger satisfaction when customers perceive the banking credit services as useful, reliable, and valuable. Brand image also plays an important role in this study, not as a direct predictor of customer satisfaction, but as a moderating variable that strengthens the relationship between perceived value and customer satisfaction. A positive bank image can reinforce customers' confidence in the value of the credit services they receive because the bank is perceived as credible, professional, and trustworthy. Thus, customer satisfaction in banking credit services is not only influenced by the value and quality of the service experience, but is also strengthened when customers have a positive perception of the bank's image.

Implication

Theoretically, this study strengthens the application of Service-Dominant Logic (SDL) in the context of bank credit services by showing that customer satisfaction is not formed merely through the credit product offered by the bank, but through a value creation process involving service quality, salespeople's customer orientation, perceived value, and brand image. In SDL, value is determined by customers based on their own experience and assessment of the benefits received. Therefore, service quality and salespeople's customer orientation serve as important service resources that help customers evaluate the usefulness, fairness, convenience, and suitability of credit services, which then form perceived value. This finding is consistent with the SDL perspective, which explains that service value is created through interaction between service providers and customers. In this study, employee behavior, service quality, and customer experience contribute to the formation of perceived value. Furthermore, perceived value becomes an important mechanism that explains how service quality and salespeople's customer orientation can increase customer satisfaction. Customers feel more satisfied when they perceive that the credit services provided by the bank are worth the cost, time, effort, and risk involved. This study also extends the theoretical understanding of customer satisfaction by showing that brand image plays a moderating role in the relationship between perceived value and customer satisfaction. A positive bank image strengthens customers' confidence in the value of the credit services they receive. Thus, brand image should not be understood as a direct determinant of satisfaction in this model, but as a contextual factor that reinforces the effect of perceived value on customer satisfaction. This finding supports the argument that customer satisfaction in banking credit services is shaped through the interaction between service resources, perceived value, and institutional image.

Suggestions

Based on these findings, banks are encouraged to continuously improve the quality of credit services by making procedures more transparent, providing accurate information, accelerating the service process, and ensuring that customers feel secure during every stage of the credit application. Service improvement should focus not only on speed, but also on clarity, reliability, and customer comfort. It is also important for banks to strengthen the customer orientation of their salespeople and credit officers. Training programs can be directed toward communication skills, empathy, problem-solving ability, product knowledge, and ethical service behavior. In addition, banks should design credit products that offer clear value for customers, such as flexible schemes, transparent costs, and services that match customer financial conditions. Further studies may expand the research context by involving different regions, types of banks, or additional variables such as trust, loyalty, digital service quality, and relationship quality.

Limitations

This study has several limitations. First, the research was conducted only on bank credit customers in Kendari City, so the findings may not fully represent customers in other regions or banking contexts. Second, this study used a quantitative survey approach, which limits the ability to explore customers' deeper experiences and perceptions. Third, this study focused on a limited set of variables related to service experience and perceived value. Other factors that may also influence customer satisfaction, such as loyalty, digital service quality, interest rates, trust, and relationship quality, were not examined in this study. Therefore, future studies can expand the research area, use different customer segments, and include other relevant variables to provide a broader understanding of customer satisfaction in banking credit services.

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