



Comparison Of Satisfaction Between Offline Customers And Online Customers At PT Telekomunikasi Seluler Palu

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ABSTRACT

This study aims to analyze the comparison of customer satisfaction levels between online and offline services at PT Telekomunikasi Seluler Palu, specifically for Kartu Halo users. Utilizing a quantitative approach and t-test analysis, the study evaluates six key dimensions of customer satisfaction: expectation-performance alignment, service and product quality, perceived value, customer experience, customer loyalty, and customer feedback. The findings reveal that online services excel in expectation-performance alignment, perceived value, and customer feedback, while offline services outperform in service and product quality, customer experience, and loyalty. However, the overall difference in satisfaction levels between the two services is minimal, indicating that both offer nearly equal quality and are complementary. Additionally, all tested dimensions significantly influence customer satisfaction for both online and offline services. This study provides insights for PT Telekomunikasi Seluler's management to develop more targeted strategies for improving service quality and meeting customer needs effectively.

INTRODUCTION

Currently, the business world in Indonesia is growing very rapidly, this can be seen from the many products and services offered to meet the economic needs of the community, ranging from basic needs to additional needs. The main goal of companies in the modern era is to fulfill the needs and desires of consumers. Every entrepreneur who starts a business wants to be successful. In the modern era with technological advances and globalization, marketing has changed significantly, especially in meeting the needs and increasing customer satisfaction, the current marketing trend does not only rely on conventional ways, but also utilizes digital technology to create an integrated customer experience between online and offline. One of the main focuses is how customer satisfaction is affected by the quality of products, services, and

experiences they receive. The use of data and digital technology allows companies to design services that are more personalized and suited to customer needs, on the other hand, direct interaction through offline channels remains important to create trust and a strong emotional connection with customers. (Kotler, Kevin Lane Keller pp.447-457, 2022; Zahro Iibatul et al., 2024)

In today's digital era, e-service quality is critical to business continuity. The service quality model continues to evolve along with the shift from conventional services to information technology (IT)-based services. Customer satisfaction is the key to loyalty and business success, especially in application-based services. The rapid development of technology, even to remote areas, has significantly increased the number of internet users. This makes it easier for customers to switch to other service providers that offer the best quality. As a result, telecommunications companies are competing to provide attractive offers and improve the quality of their services. (Hutauruk et al., 2023; Muzakir et al., 2021; Permenpan 14, 2021)

Telkomsel, a giant telecommunications company in Indonesia founded by Telkom and Indosat in 1995, has a very extensive network, covering more than 95% of the population in various regions, from urban areas to remote villages. To improve service to customers, Telkomsel launched the MyTelkomsel mobile application. This application should make it easier for customers to do various activities such as checking credit and quota, buying internet packages, and contacting customer service. But in reality, many customers still complain about problems with the MyTelkomsel app. These complaints, found in Playstore reviews, include login difficulties, difficulty accessing the main menu, transaction failures, and dissatisfaction with online customer service. These complaints can certainly have a negative impact on customer satisfaction and loyalty. In addition, Telkomsel also has a postpaid card product called Halo Card. Initially, Kartu Halo was aimed at professional and corporate customers, but now it is also popular among young people. Currently, the number of Halo Card customers has reached 4.739 million. (Laksono et al., 2021; Telkomsel, n.d.)

In this fast-paced digital era, it is important for Telkomsel to understand how their Halo Card customers experience shopping, both offline and online. Consumer behavior has changed, and they now have the option to purchase products through various means. Kartu Halo, as one of Telkomsel's flagship products, needs to be evaluated from both perspectives. Offline shopping is often considered more personalized because customers can interact directly with staff, get complete information, and see the product directly before buying. However, online shopping offers unparalleled convenience and comfort. Customers can shop anytime and anywhere. However, online shopping also comes with its own set of challenges, such as difficulty in getting first-hand information and potential delivery issues. Customer satisfaction is the key to a company's long-term success and competitiveness. Service companies are even willing to spend a lot of money to measure customer satisfaction. This study will analyze the comparative satisfaction of Halo Card customers who shop offline and online. By understanding the differences in their experiences, Telkomsel can improve their services and marketing strategies. That way, Telkomsel can create more targeted and effective programs to meet the needs and expectations of customers from both groups.

LITERATURE REVIEW

Customer Satisfaction

Customer satisfaction is how a person feels after comparing what he gets with what he expects. In short, customers will feel satisfied if the product or service they receive matches or even exceeds their expectations. Customer satisfaction is very important for building customer loyalty. If the product or service performance is good, the customer will be happy and will probably continue to use the product or service. Conversely, if the product or service performance is poor, the customer will be disappointed and may switch to another product or service. Customer satisfaction can affect customer loyalty and the reputation of a brand.

Satisfied customers will usually buy again and recommend the product to others. Conversely, dissatisfied customers can have a negative impact because they may spread negative opinions about the product or service. (Kotler, Kevin Lane Keller, 2022 pp.447-450; Nurdiana Nurfarida, 2021; Philip Kotler et al., 2020 p.15-16)

There are several important factors in determining customer satisfaction, namely: (1) Product and Service Quality: Quality is the main thing that makes customers satisfied. Good quality means that the product or service is what the customer needs. High quality will make customers loyal and even willing to pay more. (2) Customer Expectations: Customers' expectations are usually based on their previous experiences, recommendations from others, and the information they get. If the company promises something too high but cannot fulfill it, customers will definitely be disappointed. Conversely, if expectations are too low, customers may be satisfied, but the company will not be able to get new customers. (3) Impact of Dissatisfaction: Customer dissatisfaction can quickly spread through the internet. Dissatisfied customers often use social media or other online platforms to air their grievances, and this can damage the company's reputation globally. (Kotler, Kevin Lane Keller, 2022 pp.447-453)

From the explanation above Kotler et al., (2022, pp. 447-462) Explains that the dimensions of customer satisfaction include several key aspects that help companies measure and understand the level of customer satisfaction.

The following are the dimensions:

a). Matching Expectations with Performance

Kotler et al., (2022, pp 447-453) Customer satisfaction is influenced by the extent to which the product or service meets or exceeds customer expectations. When product performance matches expectations, customers are satisfied. If performance exceeds expectations, customers can feel very satisfied or "amazed".

They also explain that customers form expectations are dynamic and influenced by:

1. Expectation Formation Process

- Previous Experience: Customers who have used similar products or services will have certain standards.
- Recommendations: Feedback from family, friends or influencers can raise or lower expectations.
- Marketing and Public Information: Promises made by companies through advertising or marketing communications influence how customers perceive the potential performance of a product or service.

Perceived Performance

Perceived performance is the customer's actual evaluation of what they receive after trying a product or service. If performance matches or even exceeds expectations, customers will feel satisfied, even impressed. However, if performance does not meet expectations, customers tend to feel disappointed.

Results of Expectation and Performance Mismatches

When expectations are not met, dissatisfaction arises. This can impact a company's reputation, especially in the digital age, where negative reviews can spread quickly through social media and other online platforms.

In this context, the result of a mismatch between expectations and performance can lead to dissatisfaction that spreads quickly, especially in the digital age. Negative reviews spread through social media or other online platforms can quickly damage a company's reputation (Kotler et al., 2022).

b) Product and Service Quality

Kotler et al., (2022, pp 450-453) Quality is an important dimension that includes functional and emotional attributes of the product or service provided. Products that are consistent in quality or satisfactory service will increase the level of customer satisfaction.

They also explain the importance of quality in marketing as follows:

- Competitiveness: A high-quality product or service becomes a differentiation tool in a competitive market.
- Customer Satisfaction: Customers who receive quality products or services tend to feel more satisfied and loyal.
- Brand Reputation: Consistent quality reinforces a positive image of the company in the eyes of customers.

The importance of quality in marketing is not only limited to achieving customer satisfaction, but also plays a role in broader strategic aspects. Product or service quality is a very strong differentiation tool in a competitive market (Kotler et al., 2022)

Product quality issues are actually not difficult or complicated, but if this is not paid enough attention, it can cause things that are vulnerable because it is very sensitive. Product quality needs to be supported by service quality, adequate facilities and ethics or manners, while the purpose of product quality is to provide satisfaction to consumers / customers, resulting in the generation of added value for the company (Sukarno Putro et al., 2021).

c).Value Perception

Kotler et al., (2022, p. 450) Customers evaluate the value they get from a product or service based on the costs and benefits received. A positive perception of value is often a key indicator of satisfaction.

Perceived value is a customer's subjective evaluation of the benefits they receive compared to the cost or effort they spend to obtain a product or service. Philip Kotler, Kevin Lane Keller, (2022) explains that perceived value plays an important role in customer purchasing decisions, their satisfaction, and long-term loyalty. Successful marketing strategies often focus on increasing perceived value by highlighting product benefits, offering competitive prices, and creating a pleasant customer experience.

d).Customer Experience

Kotler et al., (2022) explain that customer experience refers to the overall interaction that customers feel when dealing with a company, including before, during and after purchase. This experience includes rational, emotional, sensory and social elements that influence customer perceptions of a brand or service (Kotler et al., 2022, pp. 451-453).

e).Customer Loyalty and Retention

Kotler et al., (2022) explain that customer loyalty reflects the long-term relationship between customers and brands, while customer retention is the company's ability to retain existing customers through satisfying experiences and ongoing benefits. Strong loyalty drives repeat purchases and customer advocacy, which are critical to business sustainability (Kotler et al., 2022, pp. 459-462).

f).Customer Feedback

Customer responses include customer reactions to services or products provided, either in the form of feedback, complaints, or suggestions. Kotler et al. (2022) also explain the importance of companies in receiving and responding to complaints effectively to improve product quality, retain customers, and build stronger relationships. Companies that proactively handle customer

feedback tend to have a better reputation and higher customer loyalty (Kotler et al., 2022, pp 457-459,461).

Offline Customers

Offline customers are consumers who interact with products or services directly through physical channels, such as retail stores, face-to-face consulting services, or marketing activities at specific locations. It is important to understand offline customer behavior to create satisfying experiences and build customer loyalty. Offline channels have the advantage of creating an emotional connection and allowing direct interaction that is difficult to replace by online experiences. As for the advantages of offline channels, (1) Richer Interaction: Customers can try products, ask direct questions, or seek advice from staff, (2) Trust and Loyalty: Offline customers often feel more trust in brands after interacting directly in the store. And (3) Opportunities for Multisensory Experiences: Physical stores provide hands-on experiences that engage all of the customer's senses.(Kotler, Kevin Lane Keller, 2022 pp.450-457)

Offline customers tend to interact directly with products and services through physical stores. Examples given are stores such as John Lewis and Selfridges, which rely on physical presence to sell their products. This strategy is often complemented by traditional media, such as printed catalogs, to support sales (Philip Kotler et al., 2022, p. 17).

It can be concluded that offline customers are consumers who interact directly with products or services through physical channels, such as retail stores or face-to-face services. Offline channels have the advantage of creating richer interactions, building trust, and providing a multisensory experience that involves all five senses. These in-person interactions help increase customer trust in the brand, strengthen loyalty, and create an experience that is difficult to replace with online channels. Offline strategies are often complemented by traditional media to support sales, making them an essential element in creating a satisfying customer experience.

Online Customer

Online customers are consumers who use digital platforms to search, evaluate and purchase products or services. Online customers are increasingly empowered by easy access to information and the ability to compare different offers in a short period of time. The online customer experience influences satisfaction and loyalty, making it a top priority for companies to create optimal interactions through digital channels. Online customers often seek efficiency and convenience in shopping. They value an experience that is fast, secure and convenient. Access to product reviews and comparisons allows customers to make more informed decisions.(Kotler, Kevin Lane Keller, 2022, pp 315-318,386-389) The advantages of online customers are as follows:

- 24/7 Access: Customers can make purchases at any time, without time restrictions.
- Efficiency: Online platforms often offer more competitive prices and simpler processes than offline channels.
- Fast Feedback: Customers can leave reviews and feedback that directly affect a company's reputation.

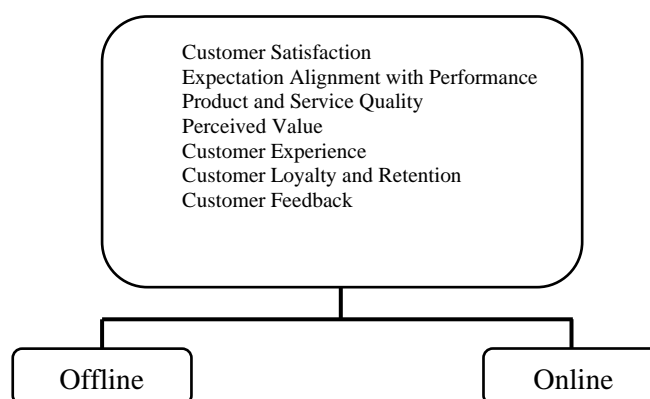
Online customers utilize the internet to search for information, compare products, and make purchases. For example, Adidas uses online communities like Adidas Insiders to gather real-time customer insights through online conversations. Digital marketing provides flexibility and convenience for customers to buy anytime and anywhere. An example is Amazon, which provides a unique experience with personalized product recommendations based on customer purchase history (Philip Kotler et al., 2022, pp. 120,122,387).

E-service quality and social media marketing are important elements for building positive feedback from users. Long-term relationships with consumers can be maintained by maintaining customer satisfaction. Customer trust must be well maintained so that customer satisfaction remains good. Trust has a significant influence on customers' willingness to engage in online

financial transactions and the provision of confidential information (such as the confidentiality of user IDs and passwords, personal accounts, etc.). Digitization is the transformation of data from a physical form into a digital format that can be processed using information technology. The government needs to utilize various online platforms such as websites, mobile applications, social media. This step aims to strengthen the e-government system and facilitate public access to information and services provided by the government. The implementation of digital ideas is presented to improve and encourage the creation of effective, efficient, and transparent public services, with the aim of offering appropriate information services to stakeholders, so as to realize a better government system (good governance). (Basyo & Anirwan, 2023; Deandlles Christover et al., 2023; Irwan Khairin Noor et al., 2022; Zahara et al., 2021)

It can be concluded that online customers are consumers who utilize digital platforms to find information, compare products, and make purchases with efficiency and convenience. They value the 24/7 access, fast and secure experience, and flexibility offered by digital channels. Online reviews and feedback have a direct impact on a company's reputation. These advantages make online customer experience a top priority for companies, with strategies such as personalized product recommendations and online communities used to increase customer satisfaction and loyalty.

Figure 1 Framework Of Thought



Hypothesis:

1. H1 : Conformity of Expectations with Performance has a difference in the level of customer satisfaction for both offline and online customers.
2. H2 : Product and Service Quality has a difference in customer satisfaction levels for both offline and online customers.
3. H3 : Perceived Value has a difference in customer satisfaction levels for both offline and online customers.
4. H4 : Customer Experience has a difference in customer satisfaction levels for both offline and online customers.
5. H5 : Customer Loyalty and Retention have different levels of customer satisfaction for both offline and online customers.
6. H6 : Customer Feedback has a difference in customer satisfaction levels for both offline and online customers.

Based on the description above, the researcher's hypothesis in this study is that there are differences in online and offline customer satisfaction in providing services on halo card products with the assumption that customer satisfaction in offline services is higher than customer satisfaction in providing online services.

METHODS

The research approach used is quantitative, focusing on objective measurement and numerical data analysis to test the difference in satisfaction levels between respondents who choose offline and online services. This study uses a causal comparative design, aiming to test differences in customer satisfaction levels between two service groups (offline and online).

The population in this study are all individuals who have used offline and online services at PT Telekomunikasi Seluler Palu, The sample in the study consisted of 100 offline service respondents and 100 online service respondents. Sampling Technique; Purposive Sampling, with criteria:

- Halo Card Users
- Have used offline or online services at least once.
- Are aged ≥ 18 years old.
- Are willing to fill out a questionnaire voluntarily.

Data was collected through a survey using a structured questionnaire containing:

1. Respondent identity (age, gender, service preference).
2. A 5-point Likert scale to measure the level of satisfaction (1 = Very Dissatisfied, 5 = Very Satisfied).

The data collected will be analyzed using the Independent Sample t-Test where this test aims to see the comparison of two unpaired samples to test for significant differences in satisfaction levels between offline and online service groups, with a significance level (α): 0,05 .(Lu & Budi, 2023)

RESULTS

The results of the t test can be used to determine whether there is a difference in the comparison of customer satisfaction levels between offline and online shopping at PT Telekomunikasi Seluler Palu in this study.

Table 1 Group Statistics

Group Statistics					
	TYPE OF SERVICE	N	Mean	Std. Deviation	Std. Error Mean
Conformity Of Expectations With Performance	Online	100	87.0000	6.53970	.65397
	OFFLINE	100	86.4400	6.79917	.67992
Service And Product Quality	Online	100	86.7500	6.90977	.69098
	OFFLINE	100	87.4200	6.36623	.63662
Value Perception	Online	100	88.2200	5.29643	.52964
	OFFLINE	100	87.7000	5.52588	.55259
Customer Experience	Online	100	87.1500	10.08086	1.00809
	OFFLINE	100	87.4900	6.50329	.65033
Customer Loyalty	Online	100	86.6800	6.41633	.64163
	OFFLINE	100	86.8100	4.89835	.48984
Customer Feedback	Online	100	88.4400	5.52588	53965
	OFFLINE	100	87.2900	9.79517	.97952

Based on the results of statistical tests, namely the t-test, it was found that there were differences between online and offline services in various aspects of the assessment. Analysis of the mean values shows the superiority of online services in some dimensions, but offline services also excel in other dimensions.

Table 2 Independent Samples Test

Independent Samples Test											
		Levene's Test for Equality of Variances		t-test for Equality of Means							
		F	Sig.	t	df	Significance		Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
						One-Sided p	Two-Sided p			Lower	Upper
CONFORMITY OF EXPECTATIONS WITH PERFORMANCE	Equal variances assumed	.365	.546	.594	198	.277	.0001	.56000	.94338	-1.30036	2.42036
	Equal variances not assumed			.594	197.701	.277	.0001	.56000	.94338	-1.30038	2.42038
SERVICE AND PRODUCT QUALITY	Equal variances assumed	.034	.854	-.713	198	.238	.0002	-.67000	.93954	-2.52279	1.18279
	Equal variances not assumed			-.713	196.686	.238	.0002	-.67000	.93954	-2.52287	1.18287
VALUE PERCEPTION	Equal variances assumed	.685	.409	.679	198	.249	.0003	.52000	.76542	-.98943	2.02943
	Equal variances not assumed			.679	197.645	.249	.0003	.52000	.76542	-.98945	2.02945
CUSTOMER EXPERIENCE	Equal variances assumed	1.358	.245	-.283	198	.389	.0020	-.34000	1.19965	-2.70574	2.02574
	Equal variances not assumed			-.283	169.237	.389	.0020	-.34000	1.19965	-2.70821	2.02821
CUSTOMER LOYALTY	Equal variances assumed	2.114	.148	-.161	198	.436	.0001	-.13000	.80724	-1.72189	1.46189
	Equal variances not assumed			-.161	185.138	.436	.0001	-.13000	.80724	-1.72257	1.46257
CUSTOMER FEEDBACK	Equal variances assumed	.689	.411	.682	198	.158	.0004	90.52000	90.03873	-87.03795	268.07795
	Equal variances not assumed			.682	99.023	.159	.0004	90.52000	90.03873	-88.13586	269.17586

Based on the results of the T-Test statistical test, it was found that all tested variables have a significance value (p-value) which indicates an important influence on customer satisfaction in both online and offline services.

1. Expectation to Performance Match
p-value = 0.0001 (highly significant, below 0.05). This shows that the match of customer expectations with service performance significantly affects the level of customer satisfaction, both in online and offline services.
2. Service and Product Quality
p-value = 0.0002 (highly significant). This variable proves that customer perceptions of service and product quality have a strong relationship with satisfaction levels. Services that provide quality products tend to be more satisfying.
3. Value Perception
p-value = 0.0003 (highly significant). Perceived value describes how well customers perceive the benefits of the service received. This significant result shows that customers, both online and offline, rate this aspect as having a direct effect on their satisfaction.
4. Customer Experience
p-value = 0.0020 (significant). A good customer experience statistically contributes to satisfaction, both in online and offline services. This shows that experience is an important indicator.
5. Customer Loyalty
p-value = 0.0001 (highly significant). Customer loyalty indicates a close long-term relationship. This significant value reinforces that customer loyalty is directly influenced by the service provided.
6. Customer Feedback
The p-value = 0.0004 (highly significant). Customer feedback reflects their response to the service received. This significance suggests that attention to customer feedback has a strong influence on their satisfaction.

All variables have a significant p-value (<0.05), which indicates that each variable statistically affects the level of customer satisfaction in both online and offline services. This indicates that service quality improvement strategies need to pay attention to these aspects to increase overall satisfaction.

Table 3 Customer Satisfaction

Customer Satisfaction					
Dimensions of Customer Satisfaction	Service Type	Mean	Test Value	Recommended Action	Decision
Expectation to Performance Match	Online	87.00	.594	Improve online product communication & information to match expectations, Evaluate offline experience, look for areas of improvement.	Different
	Offline	86.44			
Service and Product Quality	Online	86.75	-.713	Ensure the quality of the product/service is the same on both channels. Train online staff to be able to provide offline equivalent info/solutions.	Not Different
	Offline	87.42			
Value Perception	Online	88.22	.679	Highlight the value proposition of each channel. - Offline: may focus on experience, after-sales. - Online: could be attractive discounts/promos.	Berbeda
	Offline	87.70			

Customer Experience	Online	87.15	-.283	Map the online customer journey, look for pain points, improve ease of navigation, responsive online CS.	Not Different
	Offline	87.49			
Customer Loyalty	Online	86.68	-.161	Loyalty programs are differentiated according to the preferences of each channel. - Online: points, discounts, attractive rewards. - Offline: special events, physical gifts.	Not Different
	Offline	86.81			
Customer Feedback	Online	88.44	682	Evaluate online response SOPs, make sure they are fast & solutive, Train offline staff to make responses more positive.	Different
	Offline	87.29			

The customer satisfaction decision table presents a comparison of the satisfaction levels of customers who shop online and offline in several dimensions. The aim is to identify which areas have significant differences between the two groups of customers, so that companies can take appropriate actions to improve overall customer satisfaction. Based on this table, it can be concluded that there are differences in preferences between online and offline customers in several dimensions of satisfaction. Companies need to pay attention to these differences and take appropriate measures to improve the satisfaction of customers from both groups. Overall, the difference between online and offline services is very small, at only 0.17%, with offline services slightly superior. This suggests that both types of services are of almost equal quality.

DISCUSSION

Based on the results of the research, 200 customers who use services at PT Telekomunikasi Seluler Palu were obtained, consisting of 100 offline service users and 100 online service users, there are 100 people of male gender and 100 people of female gender, in this study there are several dimensions that are measured with each percentage, online service users are superior in the dimension of conformity of expectations with performance, with a percentage of 0.59%, perceived value, with a percentage of 0.52%, and customer response, with a percentage of 1.15%, thus, online services are superior in these three dimensions with varying percentages, ranging from 0.59% to 1.15%. 59%, perceived value, with a percentage of 0.52%, and customer response, with a percentage of 1.15%, thus, online services are superior in these three dimensions with varying percentages, ranging from 0.59% to 1.15%, and offline services show superiority in the dimensions of service and product quality, with a percentage of 0.77%, customer experience, with a percentage of 0.34%, and customer loyalty, with a percentage of 0.13%, Thus, offline services are superior in these three dimensions with varying percentages, ranging from 0.13% to 0.77%, from these customer responses, the superior type of service is offline service with a 0.17% advantage over online service, this is influenced by various reasons including that some respondents prefer to try products directly, ask questions, and get advice from staff, which can increase their trust, and some customers of PT Telekomunikasi Seluler Palu, especially halo card users can be said to be elderly, so they prefer offline services to online services for the reason that they say that they think online services are a little more difficult for them to understand.

The results in this study indicate that out of 200 respondents, customers who choose offline services are 50.085% and those who choose online services are 49.915%, with the same number of respondents, namely 100 people each, these results indicate that both online and offline services have advantages in certain aspects, depending on customer needs. This research is in line with research conducted by (Amar, 2024) with the results of research that both online and offline services both have a significant effect on customer satisfaction.

CONCLUSION

Based on the results of the t-test analysis, it was found that there are differences between online and offline services in several dimensions of customer satisfaction. Online services excel in the aspects of matching expectations with performance, perceived value, and customer response, while offline services are better in the dimensions of service and product quality, customer experience, and customer loyalty. However, overall, the difference in quality between the two types of services is relatively small, so both are considered to have almost equal and complementary qualities. In addition, the results of statistical tests show that all tested variables, such as conformity of expectations to performance, service and product quality, perceived value, customer experience, customer loyalty, and customer feedback, significantly affect the level of customer satisfaction, both in online and offline services. This indicates the importance of paying attention to all these aspects in the service quality improvement strategy to increase overall customer satisfaction.

LIMITATION

It is for sure that your research will have some limitations and it is normal. However, it is critically important for you to be striving to minimize the range of scope of limitations throughout the research process. Also, you need to provide the acknowledgement of your research limitations in conclusions chapter honestly.

It is always better to identify and acknowledge shortcomings of your work, rather than to leave them pointed out to you by your dissertation assessor. While discussing your research limitations, don't just provide the list and description of shortcomings of your work. It is also important for you to explain how these limitations have impacted your research findings.

Your research may have multiple limitations, but you need to discuss only those limitations that directly relate to your research problems. For example, if conducting a meta-analysis of the secondary data has not been stated as your research objective, no need to mention it as your research limitation.

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