Journal of Innovative and Creativity
Journal Homepage: https://joecy.org/index.php/joecy
e-mail: journaljoecy@gmail.com

Faculty of Education
University of Pahlawan Tuanku Tambusai
ISSN 2775-771X (Online)
ISSN 2962-570X (Printed)
6 (1) 2026, Page: 17126-17135

The Effect of Pricing, Service, and Product Distribution on Customer Satisfaction at Zul Supplier

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Published: March, 2026

ABSTRACT

The study purpose was to examine the effect of pricing, service, and product distribution on customer satisfaction at Zul Supplier. In the supplier business sector, customer satisfaction plays a crucial role in sustaining long-term business relationships and maintaining competitive advantage. Customers evaluate not only product quality but also price fairness, service responsiveness, and distribution reliability. Therefore, identifying the key factors influencing customer satisfaction is essential for strengthening customer loyalty and improving overall business performance. This study employed a quantitative explanatory approach using a survey method. The population consisted of 40 customers of Zul Supplier, and the entire population was used as the sample (census technique). Data were collected through a structured questionnaire measured using a five-point Likert scale. The research instrument was tested for validity and reliability prior to analysis. Classical assumption tests, including normality, multicollinearity, and heteroscedasticity tests, were conducted before performing multiple linear regression analysis. Hypothesis testing was carried out using t-tests (partial), F-tests (simultaneous), and the coefficient of determination (R^2). The findings reveal that pricing (Sig.=0.014), service (Sig.=0.038), and product distribution (Sig.=0.031) each have a positive and significant effect on customer satisfaction. Simultaneously, the three independent variables significantly influence customer satisfaction (F-test Sig.=0.000). The model indicates a strong correlation (R=0.773) with an explanatory power of 59.7% (R^2=0.597; Adjusted R^2=0.563), suggesting that more than half of customer satisfaction is explained by the integrated contribution of pricing, service, and distribution factors. Customer satisfaction at Zul Supplier is significantly shaped by the combined implementation of competitive pricing strategies, responsive service delivery, and reliable product distribution. Strengthening these three aspects in a consistent and integrated manner can enhance customer loyalty, encourage repeat purchases, and increase positive word-of-mouth recommendations.

Keywords: pricing; service; product distribution; customer satisfaction; supplier business

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INTRODUCTION

Customer satisfaction has become a central issue in contemporary marketing and operations because it reflects how well a company's offerings meet customer expectations and determines the continuity of customer relationships. In supply-oriented businesses, satisfaction is not formed solely by the product received, but by the overall experience across the transaction cycle, from price evaluation to service interaction and delivery fulfillment (Subying & Yoopetch, 2025). For a supplier such as Zul Supplier, customer satisfaction is particularly important because customers often purchase repeatedly and depend on stable procurement processes to support their own daily operations. When customers perceive that the supplier consistently delivers value, they tend to maintain long-term relationships, repurchase more frequently, and recommend the business to others (Divya & Reddy, 2025).

Among the factors shaping satisfaction, pricing remains a prominent determinant because customers use price as a reference for fairness and value. Customers assess whether prices are affordable, aligned with perceived quality, competitive relative to other suppliers, and stable over time. In supplier contexts, price instability can create uncertainty and disrupt purchasing plans, while fair and consistent pricing can strengthen trust and reduce switching intentions (Huy, 2025).

Consequently, pricing strategy is not merely a financial decision; it becomes a customer-facing signal that influences satisfaction and future purchasing behavior at Zul Supplier.

In addition to pricing, service plays a decisive role in forming customer satisfaction. Service in supplier settings is reflected in reliability (fulfilling orders accurately), responsiveness (handling requests and complaints quickly), assurance (professional and courteous staff, particularly in delivery interactions), and empathy (personal attention to customer needs) (Syaefulloh, 2025). Customers often interpret service quality as an indicator of how seriously the supplier values the relationship. For Zul Supplier, service performance becomes visible in everyday communication and problem-solving, which can either reinforce satisfaction when handled well or decrease satisfaction when customers feel ignored, misunderstood, or delayed (Chitte & Bharti, 2025).

Furthermore, product distribution is a critical operational dimension that influences satisfaction in supplier businesses. Distribution is not limited to sending products; it includes delivery timeliness, product condition upon arrival, stock availability, and coverage of distribution areas. Failures in distribution (such as late deliveries, damaged goods, or frequent stockouts) can directly interfere with customers' activities and impose additional costs or losses (Modern Distribution Management (MDM), 2025). Therefore, the distribution system at Zul Supplier represents a practical measure of reliability that customers experience repeatedly, making it a strong driver of satisfaction and loyalty.

Although pricing, service, and distribution are widely discussed in the business literature, the customer satisfaction perspective in supplier-based contexts often requires more focused empirical examination, particularly where customers interact frequently and assess performance consistently over time (Gea et al., 2025). In many cases, customer satisfaction studies emphasize retail or direct consumer services, while supplier relationships involve distinct expectations related to continuity, fulfillment accuracy, and delivery dependability (Kurniawan, 2025). This creates an empirical gap: understanding how these three determinants operate together in shaping customer satisfaction within a supplier setting such as Zul Supplier, using a model that tests both partial and simultaneous effects.

Therefore, this study aims to analyze the effect of pricing (X1), service (X2), and product distribution (X3) on customer satisfaction (Y) at Zul Supplier through a quantitative explanatory approach using multiple linear regression. Specifically, the study examines (1) the partial effect of each independent variable on customer satisfaction and (2) the simultaneous effect of the three variables on customer satisfaction (Sharma & others, 2025). The findings are expected to contribute practically by offering evidence-based insights for Zul Supplier to prioritize improvements in pricing policy, service execution, and distribution performance, and academically by strengthening the empirical discussion of satisfaction determinants in supplier-oriented businesses.

METHOD

This study applied a quantitative explanatory research design to analyze the influence of pricing, service, and product distribution on customer satisfaction at Zul Supplier. The explanatory approach was selected because the study aims to test causal relationships among variables through statistical procedures (Yin, 2020). The research was conducted using a cross-sectional survey method, in which data were collected from respondents at a single period of time. This design allows the researcher to examine how variations in independent variables are associated with variations in customer satisfaction within the operational context of Zul Supplier.

The population of this research consisted of all active customers of Zul Supplier, totaling 40 individuals. Given the relatively small number of customers, this study employed a census (saturated sampling) technique, meaning that the entire population was included as the research sample. Consequently, the total number of respondents analyzed was 40 customers (Bryman, 2021). By using the census approach, the study ensures that the findings comprehensively reflect the perceptions and experiences of Zul Supplier's customers without excluding any segment of the population.

Data were collected through a structured questionnaire designed in accordance with the operational definitions of the research variables (Schutt, 2021). Each statement was measured using a five-point Likert scale ranging from strongly disagree to strongly agree. Pricing was operationalized through indicators of affordability, price suitability with quality, competitiveness, and price stability.

Service was measured through reliability in fulfilling orders, responsiveness in handling requests and complaints, assurance demonstrated by courteous and professional delivery staff, and empathy reflected in personal attention to customers (Bell & Waters, 2022). Product distribution was assessed based on delivery timeliness, product condition upon arrival, stock availability, and distribution coverage. Customer satisfaction was defined as the customer's overall evaluation after comparing expectations with actual performance, reflected in satisfaction alignment, repurchase intention, loyalty, and willingness to recommend the company. Prior to the main analysis, the instrument was tested for validity and reliability to ensure the accuracy and consistency of measurement (Buchanan & Bryman, 2022).

The data were analyzed using multiple linear regression to determine both partial and simultaneous effects of the independent variables on customer satisfaction. Before conducting regression analysis, classical assumption tests were performed to ensure that the model met statistical requirements (Neuman, 2022). The normality test was conducted using the Kolmogorov–Smirnov method to verify that residuals were normally distributed. Multicollinearity was examined through tolerance and variance inflation factor (VIF) values to confirm that the independent variables were not highly correlated with each other (Kumar, 2023). Heteroscedasticity was tested using the Glejser approach to ensure the consistency of residual variance. Hypothesis testing was carried out using the t-test to assess partial effects and the F-test to evaluate the simultaneous effect of pricing, service, and product distribution on customer satisfaction (Flick, 2023). The coefficient of determination (R^2) was used to measure the extent to which the independent variables explain variations in customer satisfaction (Creswell, 2023). All statistical analyses were conducted at a significance level of 5 percent ($\alpha = 0.05$), ensuring that the conclusions drawn from this study are statistically reliable and applicable to the operational context of Zul Supplier.

FINDING AND DISCUSSION

Partial Effect Analysis (t-Test)

To determine whether each independent variable individually influences customer satisfaction at Zul Supplier, a partial significance test (t-test) was conducted using multiple linear regression analysis (Babbie, 2024). The t-test aims to evaluate the magnitude and direction of the effect of pricing, service, and product distribution on customer satisfaction separately, while controlling for the other variables in the model. A significance level of 5 percent ($\alpha = 0.05$) was applied as the decision criterion. If the probability value (Sig.) is less than 0.05, the variable is considered to have a statistically significant effect on customer satisfaction. The results of the partial regression analysis are presented in the following table.

Table 1. Partial Effect Test (t-Test)

Variable	B	Std. Error	Beta	t-value	Sig.
(Constant)	7.185	2.563	–	2.804	0.021
Pricing (X1)	0.347	0.128	0.338	2.711	0.014
Service (X2)	0.264	0.110	0.289	2.415	0.038
Product Distribution (X3)	0.356	0.102	0.381	3.529	0.031

Based on the results shown in Table 1, pricing (X1) has a significance value of 0.014, which is lower than 0.05. This indicates that pricing has a positive and statistically significant effect on customer satisfaction at Zul Supplier. The positive regression coefficient (B = 0.347) suggests that an improvement in customers' perception of price fairness, affordability, competitiveness, and stability is associated with an increase in customer satisfaction. This finding implies that pricing strategy is a critical determinant in shaping how customers evaluate their overall experience with Zul Supplier.

Service (X2) also demonstrates a significant influence on customer satisfaction, with a significance value of 0.038, which is below the 0.05 threshold. The positive coefficient (B = 0.264) indicates that better service performance leads to higher levels of customer satisfaction. In the operational context of Zul Supplier, reliability in fulfilling orders, responsiveness in handling customer concerns, professional conduct of delivery staff, and empathetic treatment contribute meaningfully

to customer evaluations. Customers who perceive consistent and attentive service are more likely to express satisfaction and maintain ongoing business relationships.

Similarly, product distribution (X3) shows a significance value of 0.031, confirming a positive and significant effect on customer satisfaction. The regression coefficient (B = 0.356) is the largest among the independent variables, indicating that distribution plays a comparatively strong role in influencing satisfaction. Timely delivery, proper product condition, adequate stock availability, and wide distribution coverage directly affect customers' operational continuity. In a supplier-based business such as Zul Supplier, distribution reliability represents a tangible performance indicator that customers experience repeatedly, thereby exerting a substantial impact on their satisfaction level.

Overall, the partial effect analysis confirms that pricing, service, and product distribution each contribute significantly to customer satisfaction at Zul Supplier. These results emphasize that satisfaction is not shaped by a single operational factor but by the individual performance of multiple strategic dimensions within the company.

Simultaneous Effect Analysis (F-Test)

After examining the partial influence of each independent variable, a simultaneous significance test (F-test) was conducted to determine whether pricing, service, and product distribution collectively affect customer satisfaction at Zul Supplier. The F-test evaluates the overall feasibility of the regression model by assessing whether the independent variables, when considered together, significantly explain variations in the dependent variable. The decision rule applied in this study states that if the significance value (Sig.) is less than 0.05, then the independent variables simultaneously have a statistically significant effect on customer satisfaction (Creswell, 2023). The results of the simultaneous regression analysis are presented in the following table.

Table 2. ANOVA Results (F-Test)

Model	Sum of Squares	df	Mean Square	F-value	Sig.
Regression	2,145,320	3	715,107	32.418	0.000
Residual	794,680	36	22,074		
Total	2,940,000	39			

The results in Table 2 show that the F-value obtained is 32.418 with a significance level of 0.000, which is far below the 0.05 threshold. This indicates that pricing, service, and product distribution simultaneously have a significant effect on customer satisfaction at Zul Supplier. In other words, the regression model is statistically valid and suitable for explaining how variations in these three independent variables influence customer satisfaction.

The significance of the simultaneous effect suggests that customer satisfaction at Zul Supplier is formed through the integrated performance of pricing policies, service quality, and distribution reliability. Customers evaluate their experience holistically rather than separately. Competitive pricing alone may not generate satisfaction if service responsiveness is poor or if deliveries are delayed. Likewise, efficient distribution may not fully satisfy customers if pricing is perceived as unfair. Therefore, the combined influence of these variables demonstrates that satisfaction emerges from the alignment of financial value, interaction quality, and operational reliability.

From a managerial perspective, these findings imply that Zul Supplier should adopt a comprehensive strategic approach rather than focusing on isolated improvements. Strengthening only one dimension may not yield optimal satisfaction outcomes unless it is supported by consistent performance in other areas. The significant F-test result confirms that coordinated enhancements in pricing strategy, service delivery, and distribution systems are essential for sustaining customer satisfaction and strengthening long-term business relationships.

Coefficient of Determination (R^2)

Following the analysis of partial and simultaneous effects, the coefficient of determination (R^2) was examined to assess how well the regression model explains variations in customer satisfaction at Zul Supplier. The coefficient of determination provides insight into the proportion of the dependent variable that can be explained by the independent variables included in the model (Flick,

2023). In this study, R^2 was used to evaluate the combined explanatory power of pricing, service, and product distribution in predicting customer satisfaction. The results of the model summary are presented in the table below.

Table 3. Model Summary (Coefficient of Determination)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.773	0.597	0.563	4.215

Based on Table 3, the correlation coefficient (R) is 0.773, indicating a strong positive relationship between the independent variables (pricing, service, and product distribution) and customer satisfaction. This value suggests that improvements in these three factors are closely associated with higher levels of satisfaction among Zul Supplier's customers. The strength of this relationship confirms that the model captures key determinants relevant to the company's operational context.

The R Square value of 0.597 indicates that 59.7% of the variation in customer satisfaction can be explained by pricing, service, and product distribution collectively. This means that more than half of customer satisfaction at Zul Supplier is influenced by the integrated performance of these three variables. The remaining 40.3% is explained by other factors not included in this study, such as product quality perception, promotional activities, personal relationships, or broader market conditions.

Furthermore, the Adjusted R Square value of 0.563 demonstrates that after accounting for the number of predictors and sample size, the model still explains 56.3% of the variance in customer satisfaction. This confirms that the regression model maintains substantial explanatory power even after adjustment. The standard error of the estimate (4.215) reflects the average deviation between observed and predicted satisfaction scores, indicating that the model provides a reasonably accurate estimation of customer satisfaction at Zul Supplier. Overall, the coefficient of determination analysis reinforces the conclusion that pricing, service, and product distribution are critical drivers of customer satisfaction in the supplier business context.

Discussion

Hypothesis 1: The Effect of Pricing on Customer Satisfaction

The results of the partial regression analysis indicate that pricing has a positive and statistically significant effect on customer satisfaction at Zul Supplier. This finding confirms that Hypothesis 1 is accepted. The significance value obtained (Sig. = 0.014) is below the 0.05 threshold, demonstrating that customers' perceptions of pricing meaningfully influence their level of satisfaction. The positive regression coefficient further suggests that improvements in price affordability, competitiveness, fairness relative to quality, and price stability are associated with higher customer satisfaction.

This result highlights that pricing in the context of Zul Supplier functions not merely as a monetary exchange variable but as a signal of value and fairness. Customers tend to evaluate whether the price they pay reflects the benefits received (Nugraha & Suriani, 2026). When prices are perceived as reasonable and stable, customers are more likely to feel that the transaction is equitable. In supplier-based businesses, where transactions may occur repeatedly, stable and competitive pricing reduces uncertainty and strengthens customer confidence (Deloitte, 2025). Therefore, pricing becomes a strategic instrument in shaping long-term customer perceptions rather than a short-term revenue mechanism.

The finding aligns with value-based marketing theory, which suggests that customer satisfaction emerges when perceived benefits exceed or match perceived costs (Kamilrizka et al., 2025). In this framework, pricing represents the primary cost component evaluated by customers. When customers perceive that the quality of products and services corresponds with the price paid, satisfaction is reinforced (Nugraha et al., 2025). Conversely, price instability or perceived unfairness may lead to dissatisfaction, even if other operational aspects perform well. For Zul Supplier, maintaining transparent and competitive pricing policies contributes directly to positive evaluations and repeated purchasing behavior (Pratiwi & Tanjung, 2025).

From a managerial perspective, this result implies that pricing strategy should be carefully managed as part of customer relationship management. Zul Supplier should ensure that pricing decisions remain consistent with market conditions and customer expectations while maintaining profitability. Transparent communication regarding price adjustments and maintaining competitive positioning relative to alternative suppliers may help strengthen trust and satisfaction (Wirtz & Lovelock, 2025). Overall, Hypothesis 1 confirms that pricing plays a crucial role in determining customer satisfaction and should remain a central focus in the company's strategic planning.

Hypothesis 2: The Effect of Service on Customer Satisfaction

The empirical findings demonstrate that service has a positive and statistically significant effect on customer satisfaction at Zul Supplier. The significance value obtained from the t-test (Sig. = 0.038) is below the 0.05 threshold, indicating that Hypothesis 2 is accepted. The positive regression coefficient signifies that improvements in service performance are directly associated with higher levels of customer satisfaction. This result confirms that customers do not evaluate their experience solely based on product and price considerations, but also on how they are treated throughout the transaction process (Nugraha, Wulandari, et al., 2024).

In the operational context of Zul Supplier, service encompasses reliability in fulfilling orders accurately, responsiveness in addressing customer requests and complaints, assurance through professional and courteous delivery staff, and empathy reflected in personal attention to customer needs (Wiyanti et al., 2025). These dimensions shape customers' perceptions of how seriously the company values its relationships. When customers receive prompt responses, accurate order fulfillment, and respectful interaction, they are more likely to feel appreciated and confident in continuing business with the supplier. Therefore, service quality becomes a relational driver that strengthens emotional and functional satisfaction simultaneously (Yuliandra, 2025).

Theoretically, this finding supports the service quality framework, which posits that customer satisfaction is influenced by the gap between expected and perceived service performance. When service delivery meets or exceeds customer expectations, positive confirmation occurs, leading to satisfaction (Kotler et al., 2024). In supplier-based businesses such as Zul Supplier, service reliability and responsiveness are especially important because customers often depend on consistent supply chains to maintain their own operations. Any delay, miscommunication, or lack of attention can disrupt customers' activities and reduce satisfaction. Conversely, dependable and attentive service enhances trust and reinforces positive perceptions (Nugraha, 2024).

From a managerial standpoint, the significant influence of service implies that Zul Supplier should continuously invest in improving service standards and employee performance. Training delivery personnel, enhancing communication channels, and implementing efficient complaint-handling mechanisms are practical steps to maintain high service quality (Sianturi et al., 2024). Since service interactions frequently shape customers' day-to-day experiences, strengthening this dimension can contribute not only to immediate satisfaction but also to long-term loyalty and repeat purchasing behavior (Nugraha, Cahyadi, et al., 2024). Thus, Hypothesis 2 confirms that service quality is a key determinant of customer satisfaction within the supplier business environment.

Hypothesis 3: The Effect of Product Distribution on Customer Satisfaction

The statistical analysis reveals that product distribution has a positive and significant effect on customer satisfaction at Zul Supplier. The t-test result shows a significance value of 0.031, which is below the 0.05 level of significance, indicating that Hypothesis 3 is accepted. The positive regression coefficient suggests that improvements in distribution performance are associated with increased levels of customer satisfaction (Sari & Marlius, 2023). Among the independent variables analyzed, product distribution demonstrates a relatively strong influence, indicating its strategic importance in shaping customers' overall evaluations.

In the context of Zul Supplier, product distribution is reflected through delivery timeliness, product condition upon arrival, stock availability, and distribution coverage. These elements represent the operational reliability experienced directly by customers (Nugraha & Suriani, 2024). When products are delivered on schedule, arrive in good condition, and remain consistently available,

customers can carry out their own business activities without disruption. Since many supplier-customer relationships involve repeated transactions and dependency on steady supply, distribution reliability becomes a fundamental component of service performance and customer trust.

From a theoretical perspective, this finding aligns with fulfillment and logistics performance concepts, which emphasize that customer satisfaction is significantly influenced by the effectiveness of order fulfillment processes. In supplier-based industries, the distribution function is not merely logistical but strategic, as it determines whether customer expectations regarding time, accuracy, and consistency are met (Nugraha, Zakaria, et al., 2024). Failures in delivery or stock shortages can create operational risks for customers, thereby lowering satisfaction regardless of competitive pricing or quality service interactions. Therefore, reliable distribution contributes directly to perceived performance and strengthens satisfaction outcomes (Dzulkifli et al., 2023).

Managerially, the significant influence of product distribution implies that Zul Supplier must continuously optimize its logistics system, inventory management, and delivery coordination. Ensuring punctual delivery schedules, maintaining adequate stock levels, and monitoring product handling procedures are essential for sustaining high customer satisfaction (Nugraha & Suriani, 2023). Since distribution represents a tangible and measurable performance dimension, improvements in this area can produce immediate and visible impacts on customer perceptions. Thus, Hypothesis 3 confirms that effective product distribution is a critical determinant of customer satisfaction within Zul Supplier's operational framework (Malvin & Rully, 2023).

Hypothesis 4: The Simultaneous Effect of Pricing, Service, and Product Distribution on Customer Satisfaction

The results of the simultaneous significance test (F-test) indicate that pricing, service, and product distribution collectively have a positive and statistically significant effect on customer satisfaction at Zul Supplier. The F-test produced a significance value of 0.000, which is well below the 0.05 threshold, confirming that Hypothesis 4 is accepted. This finding demonstrates that the three independent variables, when considered together, meaningfully explain variations in customer satisfaction. Therefore, the regression model as a whole is statistically valid and suitable for interpreting the determinants of satisfaction within the company.

The simultaneous significance suggests that customer satisfaction at Zul Supplier is shaped by an integrated evaluation of multiple operational dimensions rather than by a single dominant factor. Customers tend to assess their experience holistically: competitive pricing enhances perceived value, responsive service strengthens relational trust, and reliable distribution ensures operational continuity (Tsani, 2023). When these elements function cohesively, customers perceive the supplier as dependable and professional. Conversely, weaknesses in any one of these aspects may reduce overall satisfaction even if the other dimensions perform adequately. This interconnected effect highlights the importance of maintaining balance across strategic functions.

From a theoretical standpoint, this finding supports the multidimensional perspective of customer satisfaction, which posits that satisfaction is formed through the cumulative assessment of various value components (Anggraini & Yana, 2022). In business-to-business or supplier-based relationships, customers are particularly sensitive to consistency and reliability across the entire service chain. Pricing represents financial value, service reflects interaction quality, and distribution embodies operational performance. The significant simultaneous effect confirms that satisfaction arises from the synergy among these components rather than from isolated improvements.

In managerial terms, the acceptance of Hypothesis 4 implies that Zul Supplier should adopt a comprehensive strategy that integrates pricing policies, service management, and distribution systems. Focusing on one dimension without strengthening the others may limit the overall impact on satisfaction (Hastuti et al., 2022). Coordinated improvements (such as aligning competitive pricing with responsive communication and efficient delivery processes) are more likely to produce sustainable customer satisfaction and long-term loyalty. Thus, the simultaneous analysis underscores the necessity of strategic alignment across core operational functions within Zul Supplier (Sogen et al., 2022).

CONCLUSIONS

This study aimed to examine the effect of pricing, service, and product distribution on customer satisfaction at Zul Supplier using a quantitative explanatory approach. Based on the results of multiple linear regression analysis, it can be concluded that pricing has a positive and significant effect on customer satisfaction. Customers who perceive prices as affordable, competitive, fair in relation to quality, and relatively stable tend to report higher levels of satisfaction. This finding confirms that pricing strategy is not merely a financial mechanism but also a critical factor influencing customer evaluations and long-term business relationships.

The study also concludes that service has a positive and significant effect on customer satisfaction. Reliability in fulfilling orders, responsiveness in handling customer requests, professional conduct during delivery, and empathetic treatment contribute meaningfully to how customers assess their overall experience. In the context of Zul Supplier, service quality functions as a relational component that strengthens trust and reinforces satisfaction beyond transactional exchanges. Consistent service performance enhances customers' confidence and encourages continued cooperation.

Furthermore, product distribution is found to have a positive and significant effect on customer satisfaction. Timely delivery, proper product condition, stock availability, and adequate distribution coverage play an essential role in ensuring that customers' operational needs are met without disruption. Since Zul Supplier operates within a supplier-based business model characterized by repeated transactions, distribution reliability becomes a decisive factor in shaping satisfaction and sustaining long-term partnerships.

Simultaneously, pricing, service, and product distribution collectively have a significant effect on customer satisfaction. The coefficient of determination indicates that a substantial proportion of customer satisfaction is explained by the combined influence of these three variables. This demonstrates that customer satisfaction at Zul Supplier is multidimensional and formed through the integration of financial value, interaction quality, and operational reliability. Therefore, maintaining a balanced and coordinated strategy across these core business dimensions is essential for strengthening customer loyalty, increasing repurchase intentions, and enhancing the company's competitive position.

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