



The effect of service quality and customer satisfaction on Bank customer service loyalty

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ABSTRACT

Currently all over the world, both for consumer goods, manufactured goods, and service goods are facing the most difficult times in world history, namely the increasingly tight competition that hit all sectors, both the government sector, the private sector, the domestic sector and the foreign sector. country and other sectors that can be cross-sectoral or multi-sectoral. For this reason, this research will examine the extent to which Service Quality is one of the variables that can influence efforts to increase Customer Satisfaction and the extent to which Customer Satisfaction influences the achievement of Bank customer Service Loyalty so that in the end PT. BJB TBK Bandung can be better prepared and can win the competition that occurs. The Service Quality variables studied are Assurance, Reliability, Responsiveness, Empathy, and Tangible. This research is a descriptive-vericative research by distributing questionnaires to 105 respondents. Sampling was carried out using a probability-based sampling method in the form of convenience sampling where information and data can be obtained quickly, easily and inexpensively. While the method of data analysis uses several regression models which are analyzed by factor analysis and processed with SPSS version 25. From the results of the study it is known that service quality has an effect on customer satisfaction, and customer satisfaction has a greater effect on service loyalty. It was also found in this study that of the five dimensions of service quality, of which had the greatest impact: Perception. While the lowest impact: security

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INTRODUCTION

Service loyalty with the end effect of repeated purchases by customers is the basis of argument for (Noreen & Haque, 2021) in presenting the background of his research on the problem of service quality and its effect on the occurrence of service loyalty to bank customers in Malta. Even though in this study it was revealed that customer satisfaction acts as a mediator for the occurrence of service loyalty, but the extent to which the effect of bank reputation on service quality and customer satisfaction or both was not identified. The research results from Othman & (Noreen & Haque, 2021)

are an answer to the research results from (Berthon, 2013), because it turns out that state banks in Kuwait, as banks that have a high reputation in the banking industry, are found to have less attention to this service quality problem. This means that even a company that has a high reputation is not a guarantee that it will provide adequate attention to the problem. Thus, from the results of the two studies, a conclusion can be drawn that there has been a misperception by the company regarding customer satisfaction; Companies consider customer satisfaction as the ultimate goal, not a process for internal improvement, even though research on customer satisfaction from more than 600 companies in Ireland shows that customers who have relatively high levels of satisfaction tend to frequently switch brands (Ting, 2014).

The results of research conducted by (Berthon, 2013), (Ting, 2014) and (Nyoman et al., n.d.) found that the main issues related to banking service problems generally stem from "there is a gap between perceived service) and the expected service (expected service) of the customer. It is not impossible that this problem will be experienced by PT. BJB TBK. If the service quality of PT. The perceived BTPN is smaller than expected, the implication is that customers are not interested in using the bank's services. If this happens, it will cause a decrease in service loyalty as a determining factor for repeat purchases.

The idealism of the Total Quality Management (TQM) concept as stated by (Saril, 2019), has placed the customer as the final measurement tool for a company in the form of the ability to present an integrative package regarding aspects of product quality, cost, delivery, service and morale in providing services to customers. customer. Starting from what has been described above, this research will reveal "The Influence of Service Quality and Customer Satisfaction on Bank Customer Service Loyalty".

RESEARCH METHOD

This research is a descriptive-verification research (Sukma, 2019) in the sense of getting an overall picture of the variables studied, namely the variables SQ, CS, and SL. It also aims to test the hypothesis (Moh. Nazir, 2019) regarding the Effect of Service Quality and Customer Satisfaction on Service Loyalty of Bank customers through data collection in the field.

Data Collection

Data collection in this study only includes primary data. The primary data was collected using a questionnaire addressed to customers of PT. BJB TBK as the research sample (Kivunja, 2018).

Unit of Analysis, Sampling and Sampling

The population targeted as the unit of analysis for this research is the customers of PT. BJB TBK in Bandung. The sampling method used is convenience sampling (Uma Sekaran, 2017). The use of this sampling method was based on the level of difficulty in obtaining information about bank customers due to bank secrecy, so that randomly and based on situational considerations from researchers, samples were taken from bank customers who at that time came to visit the bank (Zakaria & Mustaffa, 2014).

Sample Size

Distribution of questionnaires to customers of PT. BJB TBK is conducted to collect data. The number of questionnaires distributed to respondents was 105 questionnaires (Nguyen et al., 2020).

Data Analysis Method

Based on the relationship between variables as stated in the conceptual framework, the procedure for examining the influence between variables uses the Regression model which will include two regression equations (Mahsyar & Surapati, 2020), namely Regression from service quality to customer satisfaction and Regression from customer satisfaction to service loyalty (Alsukri et al., 2022).

Factor Analysis

In marketing research as in the theme of the title of this thesis, the most appropriate analysis technique used is factor analysis which aims to reduce and summarize data. This is in accordance

with what was said (David A. Aaker, 2013), factor analysis is also useful for finding dimensions of variables that have the strongest relationship which will eventually be used to represent research variables. The selected variables will be used in multiple regression analysis.

Multiple Regression

(Leninkumar, 2017)The purpose of using multiple regression in this study is to find, see, and analyze the extent of the relationship between 2 or more independent variables (service quality and customer satisfaction) with 1 dependent variable (customer satisfaction or service loyalty) (Haralayya, 2021).

Reliability and Validity Testing

Reliability testing is generally carried out to obtain measuring instruments that can measure precisely and accurately what will be measured so that consistent results are obtained. To achieve this, it is necessary to make the right questions so that we can measure precisely the variables we want to know. One of them used Cronbach's Alpha, which can show how high each questionnaire is correlated and related (Malhotra, 2020), good reliability for research indicators is greater than or equal to 0.6.

Validity testing is carried out to find out how well the research construct is represented by the measurement variables used and this is done by analyzing the results of factor analysis processing. (Economics & Expectations, 2019), good data validity can be seen from the factor loading values in the form of Component Correlation Matrix (Malhotra, 2020).



Figure 1. Research model

Based on the above model, the relationship between these variables describes the research hypothesis, as follows:

- H₁ Service quality has a significant effect on customer satisfaction on bank customers.
- H₂ Customer satisfaction has a significant effect on service loyalty to bank customers.

RESULTS AND DISCUSSIONS

Respondent Demographic Data

Of the 105 questionnaires distributed to respondents, all returned intact. The data obtained through a questionnaire shows the demographic characteristics of the respondents as follows:

1. Of the 105 respondents, men occupied a larger proportion, namely 76 people (72.4%), while only 29 people (27.6%) women.
2. Based on age, respondents who are in the age range of 30-39 years are the largest number (39%), followed by respondents aged 20-29 years (30.5%), then respondents with an age range of more than 50 years (14.3%), between 40 - 49 years (9.5%) and finally respondents with an age range of less than 20 years (6.7%).
3. The data in the table above shows that 51 people (48.6%) have the highest number of respondents with an undergraduate educational background. Then D3 with a total of 18 people (17%), followed by high school, namely 13 people (12.4%), then those with Masters degree there were 10 people (9.5%). Meanwhile, there were 5 people with S3 and D1 degrees each (4.8%) and those with education up to junior high school had the smallest number, namely 3 people (2.9%).

4. Based on the type of work, respondents who came from BUMN / BUMD employees occupied the highest number, namely 33 people (31.4%) followed by members of the TNI / POLRI as many as 25 people (23.8%) and the least were housewives and respondents who did not mention the type of work (other) each with a total of 2 people (1.9%)
5. Based on income level / month, respondents who have income levels in the range of more than Rp. 1 million to Rp. 3 million occupies the highest number, namely 44 people (41.9%), while the smallest number is the respondent who has an income of less than Rp. 1 million which only 10 people (9.5%).

6.

Reliability Test Results

(Ayu et al., 2023) Table 1 explains the results of the research instrument reliability test using Cronbach Alpha for each construct and the results show an alpha coefficient of the research variable of more than 0.6 so that it can be said that the data is quite consistent and can be used in subsequent measurements.

Table 1. Reliability test results (Cronbach Alpha)

No.	Variabel	Reliabilitas
1.	<i>Service Quality</i>	0,8929
2.	<i>Customer Satisfaction</i>	0,8103
3.	<i>Service Loyalty</i>	0,6744

Validity Test Results

Table 2. Validity test results in the form service quality factor load, customer satisfaction, and service loyalty

	Factor	Item	Load Factor
<i>Service Quality</i>	<i>Assurance</i>	01-X103	X1 0,731
		04-X106	X1 0,866
	<i>Reliability</i>	07-X109	X1 0,897
		10-X112	X1 0,838
	<i>Empathy</i>	13-X115	X1 0,851
		<i>Responsiveness</i>	X21
X22	0,918		
X23	0,818		
<i>Customer Satisfaction</i>	<i>Service Loyalty</i>	Y1	0,818
		Y2	0,833
		Y3	0,691

The high factor loading values of each of these indicators indicate a strong correlation between each research indicator and its factors. From the results of processing this factor analysis then obtained the following:

1. The Factor Score of each factor will be used as the basis for multiple regression analysis.
2. Total Variance that is successfully explained by each factor.

A fact is considered good enough if it has a total variance that is above 60%, while the 3 factors that we examine all have a good total variance, namely:

- Service Quality has a total variance of 70.284%,
- Customer Satisfaction has a total variance of 78.036%. and

- The last factor, Service Loyalty, has a total variance of 61.354%.

Results of Multiple Regression Processing

Multiple regression processing is carried out using the results of factor score processing on each variable using only question items that have a high factor loading (Ulkhay & Br. Barus, 2017).

Table 3. Results of multiple regression analysis of SQ to CS with $\alpha = 0.05$

Variable	R	R ²	Beta	t-test	Probability
<i>Service Quality</i>	0,765	0,585	0,765	12,052	0,000

Can be explained as follows:

The value of R² is 0.585 which indicates that the variable on Y (customer satisfaction) which can be explained by the variable X (service quality) is 58.5%. In addition to the above, a variable X can be said to have a significant influence on variable Y if it has a t-test value greater than 1.96 and a probability value of less than 0.05. From table 5-1-4a it can be seen that the SQ variable is proven to have a significant effect on CS with $\beta = 0.765$, t-test = 12.052 (greater than 1.96) and p = 0.000 (smaller than 0.05). (Essel, 2021) After analyzing the significance of each variable, the regression equation is obtained as follows:

$$Y = \beta_0 + 0,765 X_1 + e$$

$$p = 0,000$$

$$t = 12,052$$

wherein:

- Y = *Customer Satisfaction*
- β_0 = Constant
- X₁ = *Service Quality*
- e = Error

The feasibility of the regression equation can be tested with the F test to analyze the results of its significance. Here it is found that the independent variable, namely SQ, has an F value of 145.260 and a significance value of 0.000 (p < 0.05) (Hafiza Mohammed & Mat Salleh, 2017).

Table 4. Results of multiple regression analysis CS Against SL with $\alpha = 0,05$

Variable	R	R ²	Beta	t-test	Probability
<i>Customer Satisfaction</i>	0,931	0,866	0,931	25,792	0,000

Can be explained as follows :

The value of R² is 0.866 which indicates that the variable on Y (service loyalty) can be explained by the variable X (customer satisfaction) of 86.6%. From table 5-1-4b, it can be seen that the CS variable is proven to have a significant effect on SL with $\beta = 0.931$, t-test = 25.792 (greater than 1.96) and p = 0.000 (smaller than 0.05). From the results of the analysis of the significance of each variable, the regression equation is obtained as follows:

$$Y = \beta_0 + 0,931 X_1 + e$$

$$p = 0,000$$

$$t = 25,792$$

wherein:

- Y = *Service Loyalty*
- β_0 = Constant

X1 = *Customer Satisfaction*
e = Error

The same as before, even in this regression an F test was carried out to analyze the results of its significance (Dhingra et al., 2019). The results proved that the independent variable, namely CS, had an F value of 665.238 and a significance value of 0.000 ($p < 0.05$). The results of a good regression equation should not contain multicollinearity. Multicollinearity here means that is a situation where there has been a high intercorrelation between the independent variables involved. The existence of this multicollinearity, among others, can cause a high standard error that must be avoided.

Tanda-tanda telah terjadi multikolienaritas adalah sbb :

- Tolerance value is smaller than 0.2 and
- VIF value is greater than 5.0

Table 5. Multicollinearity test results

Variable	Collinearity Statistics	
	Tolerance	VIF
<i>Service Quality</i>	1,000	1,000
<i>Customer Satisfaction</i>	1,000	1,000

After the multicollinearity test was carried out, it turned out that the problem was not found, so we used the regression that was made. The results of the multiple analysis have also answered the research hypothesis whose results can be seen in table 5.

Table 6. Research hypothesis test results with $\alpha = 0,05$

Hypothesis	Statement	t-test	Decision
H1	Service Quality influences significantly Significant to Customer Satisfaction.	12,052	Backed by data
H2	Customer Satisfaction has a significant effect on Service Loyalty	25,792	Backed by data

The variable whose test results are significant is the SQ variable with a value of $\beta = 0.765$, t-test = 12.052 (greater than 1.96) and $p = 0.000$ (less than 0.05). While the other variables, namely CS, were also proven to have significant test results with a value of $\beta = 0.931$, t-test = 25.792 (greater than 1.96) and $p = 0.000$ (less than 0.05). The conclusion we can draw is: the 2 variables above are significant or supported by data. In other words, the SQ variable is proven to have an influence on CS so that the H1 hypothesis can be accepted. Likewise, Hypothesis 2 (H2) can also be accepted because the CS variable is proven to have a significant effect on SL.

Analysis of Research Results

The main problem in this study is to determine the extent to which the Service Quality variable at PT. BJB TBK influences Customer Satisfaction in the eyes of the bank's customers. Another thing that is no less important to know is the extent to which the Customer Satisfaction variable has been experienced by customers of PT. BJB TBK can influence the service loyalty of the bank's customers. So that in the end customers become more loyal to PT. BJB TBK. In this research found for PT. BJB TBK, the weakest element is Assurance (with a factor value of: 0.731), followed by Empathy (0.838), then Responsiveness (0.851), Reliability (0.866) and the strongest Tangible factor (which has a value of 0.897).

The results of the study also found that the effect of CS on SL was much stronger than the effect of SQ on CS. In this case the CS variable is represented by the 3 research indicators, namely for X21 (expectation with factor loading = 0.911), X22 (performance with factor loading = 0.918) and X23 (satisfaction with factor loading 0.818). This research also gives the result that SQ influences CS

significantly so that in other words it is finally proven that the 3 variables studied, namely SQ, CS, and SL, have a very close relationship and influence each other.

Implications for Marketing Management

Based on the results of collecting questionnaires, it can be seen that currently customers are becoming more sensitive and more critical in assessing whether a bank is good or not. Banks in the eyes of today's customers are a place that is an alternative in investing as well as a place that can assist them in obtaining various banking services, for example: Current Accounts / Checks, Savings Deposits, Time Deposits, Loans / Credit, Transfers, Clearing, Collections, Safe Deposit Boxes, Bank Notes, Travelers Checks, Credit Cards, Letters of Credit, Bank Guarantees, Places to pay electricity / telephone / wages / water / internet / credit cards, Insurance, Mutual Funds etc..

With a variety of services available and more complete lately, like it or not, like it or not, apart from having to be able to guarantee customer money is safe in their hands, the bank must also pay attention to all the services available so that they are better and more accessible to customers. the hearts of its customers. In this case product oriented is increasingly abandoned because currently the best thing to do is to do customer oriented. Both in Manufactured Goods, Consumer Goods, and Services Goods, this includes banking services. All of this is increasingly leading to more and more efforts to make all the potential available to find out what consumers want, in this case, of course, bank customers.

In connection with the title of this research, PT. BJB TBK as an object of research must be able to make effective or maximize all existing potentials to be able to do things like the following:

Improving the Service Quality that has been offered so far so that customer satisfaction for PT.BTPN customers can be even better than before. To be able to improve Service Quality, the bank must pay attention to the 5 Serqual dimensions consisting of Reliability; assurance ; tangibles; Empathy and Responsiveness. Even though all Service Quality indicators are generally good, we must be able to further improve the elements that have the least effect by giving priority to increasing Assurance, followed by Empathy, Responsiveness, Reliability, and finally Tangible.

Things that can be done to increase Assurance include:

1. Must always be able to implement a banking system that prioritizes the interests and security of customer funds which will be managed in a prudent and professional manner by applying existing management standards including risk management including hedging, bad loans which we have heard about recently and also must be implemented by banks in Indonesia. Assessment of the health condition of the Bank can also be measured using CAMEL analysis, this analysis looks at aspects of Capital, Assets, Management, Earnings, and Liquidity. In addition to CAMEL analysis, the application of standardized and commonly practiced banking/ financial ratios such as: liquidity ratios, leverage ratios, activity ratios, profit ratios, and efficiency ratios must be more stringently implemented.
2. Always carry out banking performance accreditation through official channels, in this case Bank Indonesia.
3. Apart from being accredited by Bank Indonesia, PT. BJB Tbk is required to cooperate with international and national accreditation institutions as independent institutions that are trusted and recognized for their credibility by the world, for example international accreditation is assessed by Standard and Poor's Services (S&P) while national accreditation can use trusted bodies such as BAPEPAM, PERBANAS, etc. to monitor the performance / health of PT. BJB TBK, for example, is carried out routinely once every 1 year. And the results are immediately announced to the public through print and electronic media. So that in the end the community will feel safe in saving their funds and in carrying out all banking transactions at PT. BJB TBK.
4. Entering into cooperation or inviting foreign investors who have an international reputation to own shares of PT. BJB TBK or strengthen the capital structure of PT. BJB TBK as well as in order

to improve the banking system and management system of PT. BJB TBK that already exists to be even better, for example: World Bank, Asian Bank, IMF, etc.

5. Making products / services that are more varied and more complete according to the targeted customer segments and are more oriented towards increasingly advanced banking technology. for example: Phone banking, mobile banking, internet banking, insurance, mutual funds, credit cards, savings with prizes, etc.

While the Empathy, Responsiveness, Reliability Factors can be further improved by conducting training for all Human Resources at PT. BJB TBK in a planned and sustainable manner, especially the staff in the front office, the part where they often meet and communicate with customers directly such as the customer service department, the cashier, and the complaints department etc..

Training can be carried out by the bank itself or submitted to training institutions that already have classes and have a good reputation on a regular and programmed basis, for example every 3 months various trainings are carried out such as: motivation, team building / teamwork, how to handle customers who make complaints or complaints , customer care, how to win the hearts of customers, get to know the nature / behavior of each customer, personality problems, how to serve good customers, etc. This is done to improve service quality, customer satisfaction, and service loyalty at PT. BJB TBK.

Apart from training, to increase the Empathy, Responsiveness, Reliability Factors, the following things can also be done:

1. Paying attention to the factors of recruitment and selection of prospective workers who will enter. Prospective workers besides being smart must also have traits and attitudes that support their work such as: kind, friendly, smiling, not quick to anger, patient, tenacious, honest, easy to work with others, obedient to superiors, etc.
2. There is reward and punishment, for workers who have worked well and achieved predetermined targets, but for workers who do not comply with the applicable regulations it is necessary to carry out an act of punishment which is carried out wisely and wisely according to the level of mistakes that have occurred. These 2 things must be done in a balanced way so that the passion and enthusiasm of the workforce gets better and is maintained from time to time.
3. Paying attention to banking cost factors, interest rates, etc. It should be more competitive and more attractive.
4. Creating a strong network between banking parties and customers by creating more complete, correct and accurate customer-based data. Data based is needed so that banks can help customers who can cooperate with each other, for example: banks bring together wood suppliers with furniture craftsmen, so that the bank's added value can increase in the eyes of customers.
5. Collaborating with credible and trusted print media, for example: Kompas Newspaper, PR Newspaper, Surabaya Post Newspaper, Jawa Post Newspaper, as well as well-known economic and business magazines such as: SWA, TEMPO, BUSINESS WEEK, INVESTORS, ECONOMICS, PILARS, BANK INFO, etc.
6. Collaborating with electronic media such as radio and television to carry out regular promotions every time there is a product / program / or other news that can be of concern to many people.
7. Conducting research/survey regarding customer satisfaction level of PT. BJB TBK regularly, for example once every 1 year.
8. Give awards / rewards to large and small customers who have been loyal and always recommend to other parties to become customers of PT. BJB TBK. For example: program member get member etc.
9. Conduct an inventory of customer experiences that are satisfied with the services of PT. BJB TBK which from time to time can be used as an effective promotional tool in both print and electronic media.

CONCLUSION

The element of the Service Quality dimension that is the weakest is Assurance (with a factor value of: 0.731), followed by Empathy (0.838), then Responsiveness (0.851), Reliability (0.866) and the strongest Tangible factor (which has a value of 0.897). PT. BJB TBK on Service Quality of PT. BJB TBK has done quite well, as evidenced by the significant influence of the Service Quality variable on Customer Satisfaction. From this study it was also found that customers of PT. BJB TBK is already satisfied with PT. BJB TBK is proven by the Customer Satisfaction variable which has a significant influence on the Customer Service Loyalty of PT. BJB TBK. It is also concluded that the effect of Customer Satisfaction on Service Loyalty is actually greater than the effect of Service Quality on Customer Satisfaction. With this research it is expected to be able to provide input for PT. BJB TBK in particular and the banking sector in general in order to further improve the service quality of PT. BJB TBK through its services and products on an ongoing basis so that the ultimate goal of PT. BJB TBK, namely the creation of better service quality, customer satisfaction and service loyalty, which can be created as fully and as well as possible in the future. The results of this study are expected to provide information as a basis for consideration, support and input of ideas for decision makers or policy makers to improve service quality and customer satisfaction so that customers become more loyal.

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