

THE EFFECT OF SERVICE QUALITY ON CUSTOMER LOYALTY MEDIATED BY CUSTOMER SATISFACTION PT. MAYBANK INDONESIA FINANCE JAKARTA BRANCH

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Abstract— This study discusses the effect of service quality on customer loyalty mediated by customer satisfaction at PT. Maybank Indonesia Finance Jakarta Branch. This research was conducted by using purposive sampling. Data analysis using Smart PLS analysis. The results of the analysis conclude that service quality does not affect customer loyalty. So it can be said, good service quality may not necessarily make the customer loyal to PT. Maybank Indonesia Finance because there are still several factors that can make customers loyal. Service quality has a positive and significant effect on customer satisfaction. So it can be said, good service quality will increase customer satisfaction with PT. Maybank Indonesia Finance. Customer Satisfaction has a positive and significant influence on Customer Loyalty. So it can be said, increasing customer satisfaction will make customers more loyal to PT. Maybank Indonesia Finance. Customer satisfaction can mediate the effect of service quality on customer loyalty. So it can be said, if the quality of service provided is getting better, it will form high customer satisfaction in the minds of customers, then this will further increase customer loyalty at PT. Maybank Indonesia Finance.

Keywords—Service Quality; Customer Satisfaction; Customer Loyalty.

1. Introduction

Almost all companies can escape the influence of technological advances and the emergence of new products on the market. Sooner or later, almost all existing products will disappear from the market and be replaced with other products so that the company's growth and profits, in the long run, will depend on the policy of the product it defines. In the current condition, where market developments are very dynamic and full of competition, companies will find it challenging to maintain their existence if they only stick to their current products. Therefore, the development of new products is an essential thing for the company.

PT. Maybank Indonesia Finance is one of the four-wheeled vehicle loan financing companies in Indonesia, which is currently developing. This company was established in 1991 which was previously named PT. BII Finance Center (BII Finance), but in 2015 changed its name to PT. Maybank Indonesia Finance. Shares of PT. PT. Bank Maybank Indonesia Tbk currently owns Maybank Indonesia Finance is 99.99%, and employee cooperatives own 0.01%. Based on the business license of new and used car financing institutions and in 2014 PT. Maybank Indonesia Finance expanded its business by penetrating the financing of heavy equipment and industrial machinery.

As a financial services institution, PT. Maybank Indonesia Finance is required to provide good service and must be able to compete to maintain its survival by providing the best service quality. Therefore, we need a customer-oriented concept where PT. Maybank Indonesia Finance focuses its full attention on the needs and desires of customers. Along with the current development of technology and science, the rapid competition between finance companies has resulted in fluctuating sales. This can be seen based on the sales data of PT. Maybank Indonesia Finance for the last three years as follows:

Table 1
New Car Maybank Finance Sales Data (2018-2020)

Year	Unit Financing	Financing Amount	% Growth
2018	47.478	9.737 M	0
2019	45.263	9.429 M	- 3 %
2020	23.722	5.334 M	- 43 %

Source: PT. Maybank Indonesia Finance Website

Customer loyalty is a customer's commitment to remain loyal to using the services of a company within a certain period. A loyal customer will make repeat purchases or increase savings in the future, not affected by the goods or services offered by the company, and the last one will tell positive things to other parties. In a business that relies on services such as PT. Maybank Indonesia Finance loyalty is the keyword to win customer competition; loyal will be committed to only using one company and reject offers made by competitors because researchers want to know the customer loyalty of PT. Maybank Indonesia Finance briefly conducted a customer survey by distributing a short questionnaire to 20 people who had a vehicle loan at PT. Maybank Indonesia Finance randomly asked whether we will continue to use the services of PT. Maybank Indonesia Finance and will not move to another financing company, so the results are as follows:

Table 2
PT. Maybank Indonesia Finance Customer Survey Result

Answer	Survey Result	Percentage
Yes	11	55%
Neutral	7	35%
No	2	10%
Total	20	100%

Source: Customer Survey Result

From the survey results that we see, there are still two customers who will no longer use the services of PT. Maybank Indonesia Finance has seven neutral people, which means around nine customers or 45% of customers who are less loyal to PT. Maybank Indonesia Finance. Therefore, from the survey results above, the researcher wants to know what factors influence customer loyalty at PT. Maybank Indonesia Finance, because customer loyalty is the key to PT. Maybank Indonesia Finance to win the competition.

To create a quality product and service and emphasize the quality of products and services through improving service quality where service quality emphasizes customer satisfaction because the characteristics of service products are intangible, cannot be stored so that the service products sold are services offered to customers. That affects customer satisfaction and the desire to repurchase the products and services offered. Therefore, companies need to improve service quality and customer satisfaction to take service quality and customer satisfaction as factors that affect customer loyalty. In connection with the explanation above, on this occasion, the author assesses how effectively service quality affects customer loyalty which is mediated by customer satisfaction of PT. Maybank Finance Center in Jakarta.

2. Literature Review

A. Service Quality

The quality of service is a must that the company must do in order to be able to survive and still win the trust of customers. Quality of service fulfills customer expectations or needs that compare the results with expectations and determine whether customers have received quality service (Mulyono, 2008). Service quality must start from customer needs and end at customer perceptions (Kotler, 2016).

According to Kasmir (2017), service is an act or act of an employee or company to provide satisfaction to customers, fellow employees, and leaders. Service quality is how far the difference between the expectations and reality of customers for the services they receive. Service quality can be known by comparing customer perceptions of their services with the essential services they expect (Amanda & Winoto, 2021). Service quality is the main thing that is seriously considered by the company, which involves all the resources owned by the company. The definition of service quality is centered on meeting the needs and desires of customers and the accuracy of delivery to

balance customer expectations. If the service received is as expected, then the service quality is perceived as sound. And satisfying. If the service received exceeds customer expectations, then service quality. They are perceived as ideal. On the other hand, if. Lower accepted. Than expected, the service quality is considered poor (Tjiptono, 2014). Referring to service quality, the concept of service quality is responsiveness and the reality of the services provided by service companies. Service quality must start from customer needs and end in customer perceptions. This means that good quality is not based on service provision perceptions but customer perceptions.

In formulating a strategy and service quality program, a company must be oriented to the interests of customers and pay great attention to the quality of its services. According to Supranto (2006), service quality is a process where product and service providers provide something that must be done well. While the quality of service, according to Gronroos (2005), is an activity or series of invisible activities that occur as a result of interactions between customers and employees or other things provided by service providers that are intended to solve customer and customer problems. According to Rusydi (2017), service quality is the ability of a company or employee to provide the best quality service compared to its competitors.

B. Customer Satisfaction

According to Tjiptono (2014), the word "satisfaction" comes from the Latin "satis" (meaning quite a lot, adequate) and "facio" (doing or making). In simple terms, satisfaction can be interpreted as an effort to fulfill something or make something adequate. Saparso & Jesfer (2010) explain satisfaction as an attitude that occurs based on the experience gained. Satisfaction is an assessment of the characteristics or features of a product or service or the product itself, which provides a level of customer pleasure related to meeting customer consumption needs. Customer satisfaction can be created through quality, service, and value. The key to generating customer loyalty is to provide high customer value (Lovelock 2016).

Customers are part of the marketing cycle where marketing/sales strive to meet the needs and want of customers, while customers provide rewards for fulfilling the needs and desires presented by marketing/sales (Winoto, 2013). Customers are everything as a source of creativity and innovation, where the company will strive to meet customer needs and desires to achieve customer satisfaction (Haryono, 2018). According to Tjiptono (2014), customer satisfaction is a buyer's cognitive situation regarding the gap or disproportion between the results obtained and the sacrifices made. Customer satisfaction is a person's feelings of pleasure or disappointment that arise after comparing the product or service's performance that is thought to the expected performance or results. If the performance is below expectations, the customer is dissatisfied, while the customer is satisfied if the performance meets expectations. If the performance exceeds expectations, the customer is very satisfied or happy (Kotler, 2016).

C. Customer Loyalty

In the Big Indonesian Dictionary (2001: 603), loyalty is obedience or loyalty. Hurriyati (2005) states that customer loyalty is a vital impetus to create sales. According to Engel (2002), loyalty is also defined as a deep commitment to repurchase or repeat the pattern of product or service preferences in the future, which causes repeated purchases of the same brand or the same set of brands, despite the involvement of situational factors and efforts. Marketing efforts that have the potential to cause brand switching behavior. Loyalty is a customer's commitment to a brand of goods or services based on a very positive attitude reflected in consistent repeat purchases (Iskandar & Saparso, 2020). Thus, it is said that loyalty is talking about the future by paying attention to past behavior or attitudes towards purchasing goods or services (Wahyoedi & Saparso, 2019). This concept includes the possibility of renewing the service contract in the future, how likely the customer is to give a positive comment, or the possibility of giving his opinion. A customer may be loyal to a brand because of the high barriers to switching brands caused by technical, economic, or psychological factors. On the other hand, customers may be loyal to a brand if they are satisfied with the product. Loyal customers repurchase the same brand, only consider the same brand, and do not seek information about other brands at all

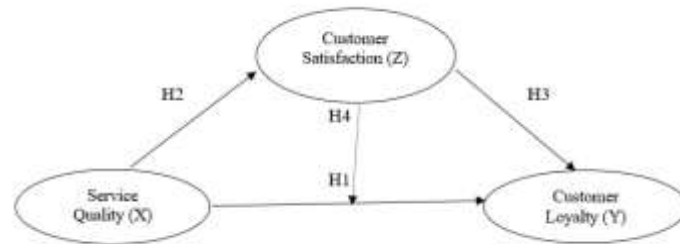


Figure 1
 Conceptual Framework and Hypothesis

Based on the research concept model, the research hypothesis is as follows:

- H1: Service quality affects customer loyalty.
- H2: Service quality affects customer satisfaction.
- H3: Customer satisfaction affects customer loyalty.
- H4: Customer satisfaction mediates the effect of service quality on customer loyalty.

3. Methods

The research subjects in this study were customers who had purchased financing credit products at PT. Maybank Indonesia Finance at the Jakarta branch. The samples taken in this study were customers of the Jakarta branch of 100 respondents (Hair et al., 2010) to serve as samples. The sampling method used in this research is using a probability sampling technique. Probability sampling is a sampling technique that provides equal opportunities/opportunities for each element or member of the population to be selected as a sample. This research uses the purposive sampling technique. Purposive sampling is a sampling technique based on specific considerations (Sugiyono, 2012). In this study, the data analysis technique uses Partial Least Square (PLS) with SmartPLS version 3.0 software.

4. Result and Discussion

The analysis of the outer model is an analysis to show that each indicator is related to the latent variable. There are three methods for analyzing the outer model: convergent validity, composite reliability, average variance (AVE), and Cronbach's alpha. The following is a picture of the constructed model from this research that has been processed through SEM PLS.

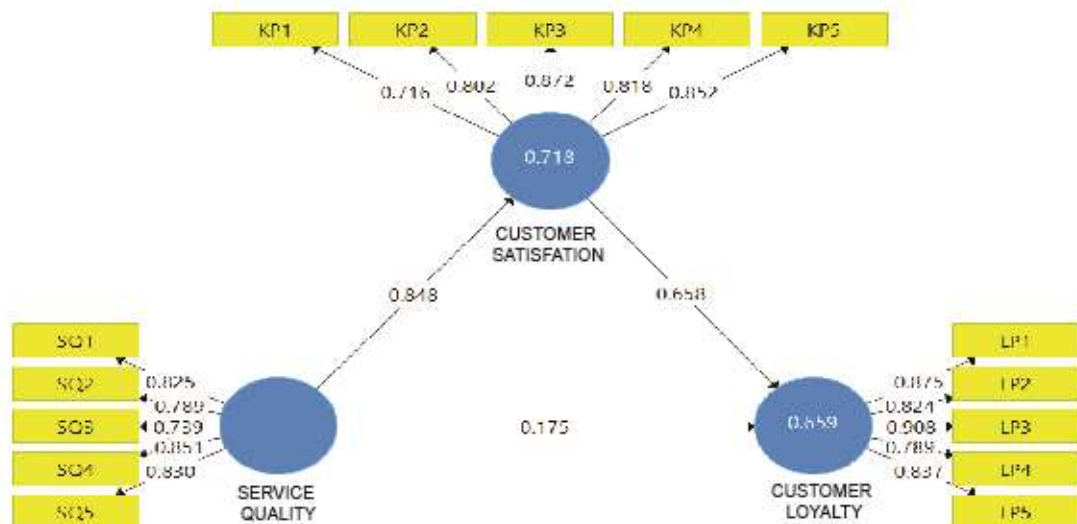


Figure 2 – Construct Model

Based on the constructed model in Figure 2, the results of the validity test are depicted in the table below:

Table 3
 Loading Factor

Variable	Item	Loading Factor
Service Quality (X1)	SQ1	0,825
	SQ2	0,789
	SQ3	0,739
	SQ4	0,851
	SQ5	0,830
Customer Satisfaction (M)	KP1	0,716
	KP2	0,802
	KP3	0,872
	KP4	0,818
	KP5	0,852
Customer Loyalty (Y)	LP1	0,875
	LP2	0,824
	LP3	0,908
	LP4	0,789
	LP5	0,837

It can be seen from the data above, convergent validity is seen from the loading factor value for each of the various indicators. According to Hair et al. (2017), the loading factor parameter with a rule of thumbs > 0.7 is considered to meet the convergent validity requirements. The research data above shows that the loading factor results get a value above 0.7, so it can be said that the research data is said to be valid.

Table 4
 Cross Loading

Item	Customer Satisfaction	Service Quality	Customer Loyalty
KP 1	0.716	0.689	0.547
KP 2	0.802	0.666	0.603
KP 3	0.872	0.752	0.702
KP 4	0.818	0.674	0.717
KP 5	0.852	0.666	0.698
LP 1	0.687	0.597	0.875
LP 2	0.639	0.533	0.824
LP 3	0.716	0.596	0.908
LP 4	0.621	0.608	0.789
LP 5	0.741	0.752	0.837
SQ 1	0.599	0.825	0.551
SQ 2	0.607	0.789	0.586
SQ 3	0.692	0.739	0.555
SQ 4	0.758	0.851	0.631
SQ 5	0.743	0.830	0.627

We can see from the data in table 4 that discriminant validity testing is carried out by looking at the cross-loading value. It can be seen that the cross-loading value more than 0.7 can be said to be valid so that the research data can be said to be valid.

Table 5
 Discriminant Validity

	Customer Satisfaction	Service Quality	Customer Loyalty
Customer Satisfaction	0.814		
Service Quality	0.848	0.808	
Customer Loyalty	0.807	0.733	0.847

We can see from the processing results in table 5 where the discriminant validity test is carried out by looking at the discriminant validity value. The value of discriminant validity in this study is seen from the AVE root parameter and the correlation of the latent variable with the rule of thumb of the AVE root > the correlation of the latent variable. Furthermore, the second is seen from the value of the cross-loading parameter with a rule of thumbs > 0.7, so that in this study, it will be declared that the research is valid.

Table 6
Average Variance Extracted (AVE)

Variable	AVE
Service Quality	0.652
Customer Satisfaction	0.662
Customer Loyalty	0.718

This study obtained the AVE value of all variables above 0.5, shown in table 6. This means that the research conducted has met the requirements of the convergent validity test. According to Ghozali and Latan (2015), this is following the opinion that Convergent validity of a construct with reflective indicators evaluated with the AVE should be equal to 0.5 or more.

Table 7
Composite Reliability

	Composite Reliability
Service Quality	0.904
Customer Satisfaction	0.907
Customer Loyalty	0.927

It can be seen from the results of the research above that composite reliability values are obtained, it can be concluded that the variables carried out in this study are said to be reliable with composite reliability above 0.7, so they are considered to have good reliability (Ghozali and Latan, 2015). From table 7, it can be seen that the composite reliability value is above 0.7, so all variables in this study are said to be reliable.

Table 8
Cronbach's Alpha

	Cronbach's Alpha
Service Quality	0.866
Customer Satisfaction	0.871
Customer Loyalty	0.901

We can see from the study results in table 8 that Cronbach's Alpha value is all constructs above 0.7 which means that it meets the recommended value. The results of all reliability tests through composite reliability and Cronbach's alpha show that all indicators are reliable.

The inner model test shows whether there is a relationship or strength between latent variables or constructs. The internal model analysis uses two methods, namely R^2 and Q^2 . R^2 test is used to test the value of the independent variable on the dependent variable. Evaluation of the model's predictive ability was carried out using R^2 , providing criteria for R^2 values of 0.67 (strong), 0.33 (moderate), and 0.19 (weak) (Jogianto and Abdilah, 2009).

Table 9
R-square Coefficients

Variable	R-square
Customer Satisfaction (M)	0.718
Customer Loyalty (Y)	0.659

In table 9, the R^2 value is shown. The table shows the R^2 value of customer satisfaction (M) = 0.718 = 71.8%; the service quality variable affects the customer satisfaction variable by 71.8%, and the remaining 28.2% is influenced by other variables not examined in the study. While the R-square value of customer loyalty is 0.659 = 65.9%, the service quality variable affects the customer loyalty variable by 65.9%, and the remaining 34.1% is influenced by other variables not examined in this study.

After seeing the R-square value, the inner model analysis can be done by calculating the Q-square value. The Q-square value can be searched by performing the following calculations:

$$\begin{aligned}
 Q^2 &= 1 - [(1-M) \times (1-Y)] \\
 &= 1 - [(1-0.718) \times (1-0.659)] \\
 &= 1 - (0,096) \\
 &= 0,904
 \end{aligned}$$

The results of the calculation of the Q^2 formula obtained a value of 0.904 or 90.4%. Thus, the data of this study explained as much as 90.4%, and the remaining 9.6% were other factors that were not related to the research conducted in this study.

Hypothesis testing using path analysis (path analysis) using SEM PLS. Path analysis shows the direct or indirect effect of the independent variable on the dependent variable with the mediating variable. This bootstrapping method can be used for various purposes, one of which is to determine the t-statistic value, as is done in the Partial Least Square SEM test model. By using the bootstrapping method or resampling up to 5000 times, the research will be able to calculate the Standard Deviation value to calculate the t-statistical value by dividing the regression coefficient by the Standard Deviation. This significance test is carried out to determine the significance of the direct or indirect effect, where the T-statistics requirement must be greater than the T-value. The T-value used is 1.96. Testing the hypothesis by looking at the significance and strength of the relationship between the construct variables in this study.

Table 10
 Path Coefficient

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	t - Statistic	P Values
Customer Satisfaction → Customer Loyalty	0.658	0.662	0.123	5.350	0.000
Service Quality → Customer Satisfaction	0.848	0.852	0.032	26.287	0.000
Service Quality → Customer Loyalty	0.175	0.175	0.127	1.373	0.170

Hypothesis measurement can be done by comparing the t-table and t-statistic values. The probability value, the p-value with 5% alpha is <0.05, with a t-table value of 5% alpha of 1.96. If the t-statistic value is higher than the t-table value, it means that the hypothesis is accepted, and vice versa if the t-statistic value is lower than the t-table, it means that the hypothesis is rejected. This study tested four existing hypotheses, as follows:

a. Test of First Hypothesis

The first hypothesis test is to test the influence of service quality on Customer Loyalty. Based on the study results in Table 10 above, the service quality variable does not affect customer loyalty where the value of t-table = 1.96 is greater than the value of t-count = 1.373, with a significance value of $0.17 > 0.05$. Thus the hypothesis is rejected. So the first hypothesis is rejected, where service quality does not affect customer loyalty. This means that if the quality of service provided is better, it may not necessarily create customer loyalty at PT. Maybank Indonesia Finance in the Jakarta branch.

b. Test of Second Hypothesis

The second hypothesis test is to test the influence of service quality on customer satisfaction at PT. Maybank Indonesia Finance Jakarta branch. Based on the study results in Table 10, the service quality variable affects customer satisfaction where the value of t-table = 1.96 is smaller than the value of t-count = 26,287, with a significance value of $0.00 < 0.05$. Thus the hypothesis is accepted. So the second hypothesis is accepted, meaning that service quality has a positive and significant influence on customer satisfaction. So if the quality of service increases, it will cause customer satisfaction at PT Maybank Indonesia Finance Jakarta branch to increase.

c. Test of Third Hypothesis

The second hypothesis test is to test the influence of customer satisfaction on customer loyalty at PT. Maybank Indonesia Finance Jakarta branch. Based on the study results in Table 10, the customer satisfaction variable has an effect on loyalty where the t-table value = 1.96 is smaller than the t-count value = 5.350, with a significance value of $0.00 < 0.05$. Thus the hypothesis is accepted. So the third hypothesis is accepted, meaning that customer satisfaction has a positive and significant



influence on customer loyalty. So if customer satisfaction increases, it will cause customer loyalty at PT Maybank Indonesia Finance Jakarta branch to increase.

Table 11
Test of Mediating Variable

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	t - Statistic	P Values
Service Quality → Customer Satisfaction → Customer Loyalty	0.558	0.563	0.104	5.357	0.000

From the results of the significance test for the mediating effect above, the hypothesis can be explained as follows:

d. Test of Fourth Hypothesis

The fourth hypothesis test tested the role of customer satisfaction in mediating the effect of service quality on customer loyalty at PT. Maybank Indonesia Finance Jakarta branch. Based on the research results in table 11, the customer satisfaction variable can mediate the effect of service quality on customer loyalty where the t-table value = 1.96 is smaller than the t-count value of 5.357, with a significance value of 0.000 < 0.05. Thus the hypothesis is accepted. So the fourth hypothesis is accepted, meaning that customer satisfaction mediates the effect of service quality on customer loyalty. This means that if the quality of service provided is getting better, it will increase customer satisfaction, which will further increase customer loyalty at PT. Maybank Indonesia Finance Jakarta branch

5. Conclusion

Based on the research conducted, it can be concluded that the quality of service is not proven to affect customer loyalty at PT. Maybank Indonesia Finance. Then the quality of service affects customer satisfaction, where good service quality can make customers satisfied with the services of PT. Maybank Indonesia Finance. Furthermore, customer satisfaction affects customer loyalty, where customers feel satisfied will make these customers loyal to PT. Maybank Indonesia Finance. Customer satisfaction has been proven to mediate the effect of service quality on customer loyalty at PT. Maybank Indonesia Finance. The following are suggestions given based on the research that has been done, namely:

- a) The results of this study are further developed to determine what factors can affect customer loyalty at PT. Maybank Indonesia Finance.
- b) For further researchers interested in researching the factors that affect customer loyalty, it is better to connect with other variables that may have an effect that has not been examined in this study.
- c) The population of this research is all customers of the DKI Jakarta branch who have purchased a car on credit at PT. Maybank Indonesia Finance is expected that further researchers can expand the coverage area in population collection, and it is also recommended to increase the number of samples in the study so that it is more representative of the actual situation.
- d) This research was conducted during the covid-19 pandemic, where it was not possible to have face-to-face contact with respondents so that researchers distributed questionnaires via Google Form; it is recommended for further researchers to be able to conduct research face-to-face directly to prospective respondents in filling out questionnaires so that the results obtained are more accurate.

The following are practical suggestions given based on the research for the company:

- a) For PT. Maybank Indonesia Finance, in order to maintain service quality because it greatly affects customer satisfaction. This is because if the service factor continues to be improved, it is inevitable that customer satisfaction can increase very well, where satisfied customers will make these customers loyal.
- b) For PT. Maybank Indonesia Finance is expected to continue to improve and maintain customer satisfaction because customer satisfaction is proven to be able to make customers loyal to the products and services of PT. Maybank Indonesia Finance with loyal customers, these customers continue to use PT. Maybank Indonesia Finance will even refer it to the closest person to the customer.



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