

THE INFLUENCE OF PRICE AND PROMOTION MODERATED BY SERVICE QUALITY ON PURCHASE INTENTION IN PT MAYBANK INDONESIA FINANCE

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Abstract— This study discuss about moderated role of price and promotion service quality to purchase intention at PT Maybank Indonesia Finance. The sampling procedure used in this research is non-probability with purposive sampling technique . Researcher spread questionnaire to 95 respondents. Data analysis using Smart PLS analysis. Analysis result conclude that, price have positive and significant influence on purchase intention. So could say, price good will influence purchase intention at Maybank Finance. Promotion has influence negative and no significant to purchase intention . So could it is said, the promotions carried out by the company are not take effect to purchase intention at Maybank Finance. Service quality no moderate price to purchase intention. So could said, service quality no give effect booster or weakening from variable price that. Service quality moderate promotion to purchase intention. So could said, service quality give effect booster to variable promotion.

Keywords— Price , Promotion , Service Quality , Purchase Intention.

1. Introduction

In everyday life, everyone doesn't can free from institution Bank and non-bank financial institutions including financial institutions financing . Existence institutions the capable fulfil need both funds and service for who just want to do activity economy certain . Financing institution is institution finance that provides financing in procurement assets permanent to party other good in individual or company and where the funds no collected by live from society. Scheme business institution financing based on existence underlying assets that is nearby network industry financing with industry manufacturers, distributors and holders brand single, as well as easy and fast service , make industry financing more near to the consumer compared to industry giver credit kind of. Many people estimate , institutions financing same with the bank, even though that no same , though you're welcome move in field finance. Financing institution is a business entity that carries out activity financing in form provision of funds or goods.

TABLE 1
OVERVIEW OF FINANCING INSTITUTIONS
NUMBER OF FINANCE COMPANIES, ASSETS, LIABILITIES AND EQUITY
AS OF MARCH 2021

Information	Amount Industry (Units) Number of Industries (Units)	Assets (billion Rp) Assets (billion Rp)	Liabilities (billion Rp) Liabilities (billion Rp)	Equity (billion Rp) Equities (billion Rp)
Financing Company	176	456.061	322.006	134,055

*) Data includes Sharia
Source: OJK

TABLE 2
NEW CAR FINANCING COMPANY LOANS YEAR 2018-2020

Information	Affiliate	2018 (Rp billion)	2019 (Rp billion)	2020 (Rp billion)
Astra Credit Companies	Toyota	13,482,000	12,900,000	10,620,000
Toyota ASTRA Financial Services	Toyota	17,231,113	18,328,174	17,496,038
Mandiri Tunas Finance	Tunas Group	25,403,743	26,310,927	15,096,279

BCA Finance	Non Affiliate	22,003,740	19,944,000	9,262,242
Star Finance Dipo	Mitsubishi	12,192,292	14,958,722	9,165,401
Maybank Finance	Non Affiliate	9,737,393	9,429,496	5,333,687

Source: Financial Statements of Financing Companies - processed

As seen in table 2, the automotive financing market share is controlled by the ATPM financing group affiliate (Brand Holder Sole Agent). ATPM through dealers will prioritize financing through their own group, so this is a challenge for non- ATPM group financing companies. If non-group financing companies want to survive and market share is not eroded, then non-group financing companies must provide advantages to potential customers, such as low *pricing* , attractive promotions and good service.

When compared between non group ATPM, namely BCA Finance and Maybank Finance, BCA Finance's position is better than Maybank Finance due to the following:

1. BCA Finance conducts more massive and continuous promotions through advertisements on *online* media (social media, youtube, facebook, instagram and others) and *offline* (printed newspapers, billboards, banners, billboards and others).
2. Based on point 1 that has been done by BCA Finance, the consumer perception is that the interest rate from BCA Finance is cheaper than other competitors, even though if we meet the facts on the ground, the interest rates of other competitors, in this case, Maybank Finance or other leasing companies, can be higher. Cheap when compared to interest rates from BCA Finance.
3. Consumer perception that the service qualitys provided by BCA Finance is better than other finance companies because the number of branches of BCA Finance is quite widespread and the services provided are better than other finance companies (through a survey conducted by the company internally).

In addition to the above considerations, the authors chose the variables of price, promotion and service quality as the dependent variable because based on the journal K asnaeny (2017), namely the analysis of consumer behavior and decisions in choosing a financing institution for consumer credit, these three variables are the most important variables that consumers pay attention to before deciding. Choose a finance company. Based on the above presentation, then formula problem inside the study this are :

1. Does price affect consumer credit purchase intention at PT Maybank Indonesia Finance?
2. Does promotion affect consumer credit purchase intention at PT Maybank Indonesia Finance?
3. Does service quality moderate the effect of price on consumer credit purchase intention at PT Maybank Indonesia Finance?
4. Does service quality moderate the effect of promotion on consumer credit purchase intention at PT Maybank Indonesia Finance?

2. Literature Review

2.1 Price

Price is one element important marketing and participate to influence decision consumer for buy. According to Winoto (2020) , price have role as factor determinant from a lot total demand in the market. But importance element this no there is it means if company no understand how much far influence price to choice buy for consumers and their role in create superiority competition. Price according to Kotler and Armstrong (2001) is amount exchanged money for a product or service. More far again, price is amount consumer value exchange for total benefit with have or use something goods or service. Price is things to pay attention to consumer moment do purchase. Part consumer even identify price with value.

Price is one _ attribute importance evaluated by consumers _ so that manager company need truly understand role the in influence attitude consumer. Price as attribute could interpreted that price is draft diversity that has meaning different for each consumers, depending on characteristics consumers, situations and products (John C. Mowen and Michael Minor, 2002).

2.2 Promotion

According to Kotler and Armstrong (2016:408), "promotion" is something tool for communicate buyers and other companies that aim to for change give information by straightforward ". While Cummins (2014:14) defines " promotion " as series technique used _ for reach target sale or marketing with use cost effective , with _ give Mark add to product or service good to intermediary or user direct , usually no restricted in period time certain ". According to Tjiptono (2015, p.387) promotion is element mix effort focused marketing to inform , persuade , and remind return consumer will brands and products company.

2.3 Service Quality

Quality is a dynamic condition that affects products, services, people, processes and the environment that meet or exceed expectations (Tjiptono, 2005). So that the definition of service quality can be interpreted as an effort to fulfill the needs and desires of consumers as well as the accuracy of its delivery in balancing consumer expectations (Tjiptono, 2005). Service quality (service quality) can be known by comparing the perceptions of consumers on the services they actually receive/get with the services they actually expect/want on the service attributes of a company. If the service received or perceived (perceived service) is as expected, then the service quality is perceived as good and satisfactory, if the service received exceeds consumer expectations, then the service quality is perceived to be very good and of high quality. Conversely, if the service received is lower than expected, then the service quality is perceived bad.

2.4 Purchase Intention

Purchase intention is something obtained from the learning process and thought processes that form a perception. This purchase intention creates a motivation that continues to be recorded in his mind and becomes a very strong desire which in the end when a consumer has to fulfill his needs will actualize what is in his mind, Oliver (2006). Purchase intention is part of the behavioral component in consuming attitudes . According to Kinnear and Taylor in Tjiptono (2008), purchase intention is the stage of the respondent's tendency to act before the buying decision is actually implemented. According to Oliver (2006) the effect The purchase intention hierarchy is used to describe the sequence of the process of the emergence of beliefs (beliefs). Attitudes (attitudes) and behavior of cognitive knowledge possessed by consumers by associating attributes, benefits, and objects (by evaluating information), meanwhile attitudes refer to feelings or effective responses. Attitude acts as a reference that affects environment.

Based on from base existing theory and references _ from research before , because that could do composing something frame theoretical , as available in the figure , as following :

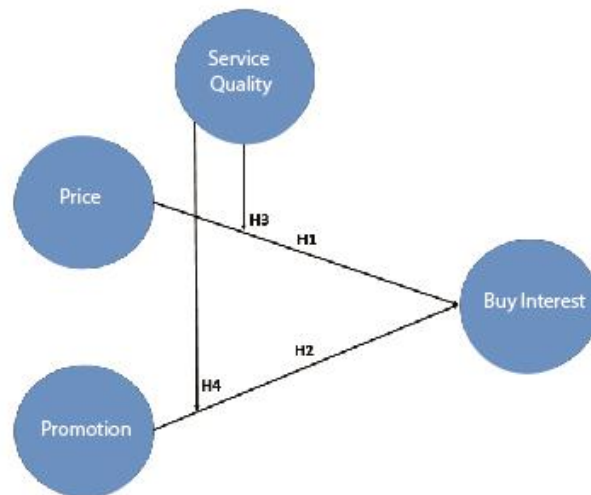


Figure 1. Research Framework

Based on the results of previous studies, research hypotheses can be formulated, namely the effect of price (X1), the effect of promotion (X2) on purchase interest (Y), and moderated by service quality (X3) and the hypothesis development can be explained as follows:

- a) H1 : Price has an effect on purchase intention.

Research conducted by Jonatan Herdioko (2017), price has a positive effect on consumer purchase intention in shopping for coffee products online: A case study on the Otten internet site. The results of this study are in line with the theory revealed by Kotler and Keller (2007) that price is one of the marketing mix that is considered by someone in deciding to buy a product with high involvement. The results of this study are also supported by previous research by Natalia (2010) with the title "Analysis of Perception Factors Affecting Consumer Interests to Shop at Giant Hypermarket Bekasi", aims to examine the effect of price on consumer interest in shopping at Giant Hypermarkets in Bekasi City. The results of research conducted by Natalia show that price affects consumer interest in shopping.

- b) H2: Promotion has an effect on purchase intention.
 Based on research conducted by Mohamad Rizal Nur (2020) namely: with title Influence Quality Products , Prices and Promotions To Purchase intention Consumers at PT Satria Nusantara Jaya , variable promotion in research conducted is the most dominant variable in influence purchase intention from consumer ,
- c) H3 : Service quality moderates the effect of price on purchase intention.
 Based on results research conducted by Syahputra , Alwie and Garnasih (2019) where service quality have significant influence to price in decision purchase repeated .
- d) H4 : Service quality moderates the effect of promotion on purchase intention.
 Based on the research of Martono and Irani (2014), the service quality variable has a positive effect on purchase intention.

3. Research Method

The object study from this Study is for could knowing there is influence price , quality moderated promotion service to purchase intention at PT Maybank Indonesia Finance. Subject study from this reseach is candidate consumer or consumer from PT Maybank Indonesia Finance who ever feel service from company with total 95 responden. Data collecting with measurment skala likert. According to Sekaran and Bougie (2017), the scale likert is the scale used for study how much strong subject agree or no agree with questions on the questionnaire . Study this conducted with submit a number of questions in questionnaire to consumers in the Jakarta and Tangerang areas. Respondents study requested for give answer from a number of the questions asked researcher on his response about price, promotion, service quality and purchase intention Data analysis techniques in study this use Partial Least Square (PLS). PLS is an equation model Structural Equation Modeling (SEM) with approach based on variance or component-based structural equation modeling . according to Ghazali & Latan (2015), the objectives of PLS-SEM are for develop theory or build theory (orientation prediction). pls use for explain there is whether or not connection between variable latent (prediction). PLS is method powerful analysis because no assume current data with measurement scale certain , the number of samples is small (Ghazali , 2015).

4. Result and Discussion

Based on type sex of 95 respondents , male is majority from respondents totaling 65 people or by percentage 68% and female totaling 30 people or by percentage 32%.

Based on age of 95 respondents , range age respondent the most are at the age of 31-40 years totaling 48 people or by percentage as much as 51%, in order second in the range age 41-50 years , totaling 27 people or by percentage as much as 28%, in order third in vulnerable age >20-30 years , totaling 13 people or by percentage as much as 14% and in order fourth as many as 7 people or by percentage as much as 7%.

Based on level education of 95 respondents , the order the most is at level Diploma/S1 education totaling 75 people or by percentage as much as 79%, in order second in level High school education equivalent , totaling 14 people or by percentage as much as 15%, in order third on level S2 education totaling 6 people or by percentage as much as 6%.

Based on level income of 95 respondents , the order the most is in the range level income 11 million - <25 million that is totaling 47 people or by percentage totaling 50%, order second is in the range level income 25 million - <100 million totaling 28 people or by percentage amounted to 29%, in order third is in the range level income 5 million - < 25 million totaling 17 people or by percentage amounted to 18%, in order fourth is in vulnerable level income <5 million , totaling 2 people or by percentage amounted to 2% and sorted final is in the range of > 100 million which is 1 person or by percentage amounted to 1%.

Determine valid indicator or no using Smart PLS , necessary things noticed is Mark *loading factor* of indicator that , where if Mark more *loading factor* big than 0.7, then indicator the declared valid (Saparso & Wahyoedi , 2019). As for Mark *loading factor* from each indicator that can seen in Figure 2

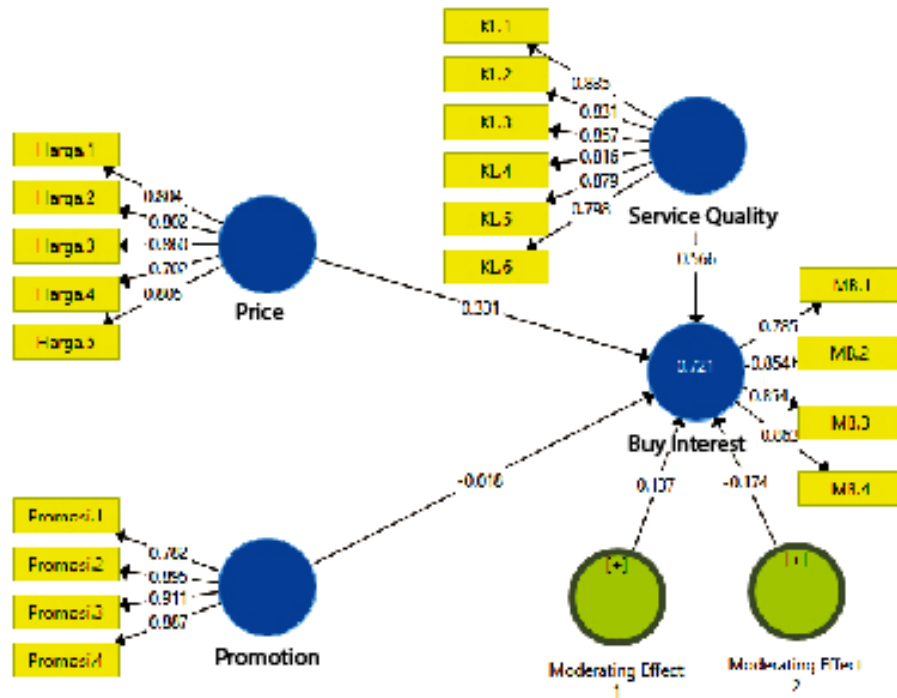


Figure 2. Validity test results with Mark loading factor

Table 3.
Loading Factor Value valid indicator

	Harga	Kualitas Layanan	Minat Beli	Moderating Harga	Moderating Promosi	Promosi
Harga * Kualitas Layanan				1.401		
Harga.1	0.804					
Harga.2	0.802					
Harga.3	0.860					
Harga.4	0.702					
Harga.5	0.805					
KL.1		0.835				
KL.2		0.831				
KL.3		0.857				
KL.4		0.816				
KL.5		0.879				
KL.6		0.798				
MB.1			0.785			
MB.2			0.854			
MB.3			0.854			
MB.4			0.863			
Promosi * Kualitas Layanan					1.582	
Promosi.1						0.782
Promosi.2						0.895
Promosi.3						0.911
Promosi.4						0.887

In Figure 2 and table 3 all research indicators has have Mark loading factor > 0.6 so that declared valid.

Reliability Test

Esingerich (2010) stated that *cronbach's alpha* minimum value who can reliable is 0.7. Opinion this reinforced by Saparo and Wahyoedi (2019) who stated that that Mark *alpha cronbach* expected above 0.7. Although thus , value *apha* ranged *cronbach* between 0.6-0.7 can also accepted reliability (Hair et al, 2010).

Besides that , in determine reliability , can also be seen from Mark *composite reliability* , with a value above 0.7 is said to be have good reliability (Saporso & Wahyoedi , 2019).

Table 4.
Reliability test results

	Cronbach's Al...	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Harga	0.855	0.864	0.896	0.634
Kualitas Layanan	0.914	0.918	0.933	0.699
Minat Beli	0.860	0.863	0.905	0.705
Moderating Effect 1	1.000	1.000	1.000	1.000
Moderating Effect 2_	1.000	1.000	1.000	1.000
Promosi	0.892	0.900	0.926	0.757

Based on table 4, can seen that whole cronbach's alpha value more big than 0.6 and the composite reliability value is more big from 0.7, so that all indicators can declared reliable .

Test Hypothesis

Test hypothesis use approach *Structural Equation Modeling* (SEM) with using the Smart PLS 3.3.3 program for see influence from price and promotion to purchase intention moderated by quality service . Smart PLS use as device soft for SEM data analysis tool .

Table 5.
Test of accuracy study

	R Square	R Square Adjusted
Minat Beli	0.721	0.705

Model accuracy in study this be measured with Q Square, with the formula $Q \text{ Square} = 1 - (1 - R\text{square})$. Based on table 4, can calculated that $Q \text{ Square} = 1 - (1 - 0.721) = 0.721$. This result state that 72% variance from purchase intention influenced by price and promotion .

Table 5.
Path Coefficient .

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Harga -> Minat Beli	0.331	0.318	0.119	2.790	0.005
Kualitas Layanan -> Minat Beli	0.566	0.599	0.148	3.826	0.000
Moderating Effect 1 -> Minat Beli	0.137	0.131	0.081	1.691	0.092
Moderating Effect 2_ -> Minat Beli	-0.174	-0.166	0.071	2.464	0.014
Promosi -> Minat Beli	-0.018	-0.028	0.146	0.127	0.899

Based on table 5, can seen that price take effect positive to purchase intention of 0.331, service quality take effect positive to purchase intention of 0.566 and promotion take effect negative to purchase intention of -0.018. From result The *Path Coefficient* , can be concluded that influence biggest is service quality to purchase intention , follow price to purchase intention . The more big Mark variable independent to variable dependent means influence Among second variable the more big .

H1 analysis: Price has a positive effect on purchase intention

Price has a positive and insignificant effect on purchase intention and the hypothesis is accepted. The t-count value is 2.79 and is greater than the t-table, namely 1.96 and the P value is less than 0.05, which is 0.005. Price influence positive to purchase intention and hypothesis accepted . t- statistic value is 2.79 and over big from t-table 1.96 and P value is more small of 0.05, which is 0.005.

Same with study from Jonathan Herdioko (2017), price take effect positive to purchase intention from consumers in shop coffee products online : Studies the case on the Otten internet site . Research results this in line with theory revealed by Kotler and Keller (2007) that price is one from mix marketing that becomes

consideration somebody in deciding buy product with involvement high . Research results This is also supported by research previously by Natalia (2010) with title " Analysis " Factor Influencing Perception _ Interest Consumer For Shopping at Giant Hypermarket Bekasi", aims to : for test influence from price to interest consumer for shopping at Giant Hypermarket in Bekasi City. Result of research conducted by Natalia shows that that price take effect to interest consumer for shopping .

Hypothesis this in accordance with the fact that happened in the field , that if ethnic group flower credit inexpensive so will encourage / stimulate consumer for do purchase credit but if ethnic group expensive flowers then trend consumer for withhold purchase credit .

H2 analysis: Promotion has an effect on purchase intention

Promotion has a negative and insignificant effect on purchase intention. The t-count value is 0.127 and the P value is 0.899, so hypothesis 2 is rejected. Promotion take effect negative to purchase intention and hypothesis rejected . t- statistic value is 0.127 and more small from t-table 1.96 and P value is more big of 0.05, which is 0.899.

Different with research conducted by Mohamad Rizal Nur (2020) namely: with title Influence Quality Products , Prices and Promotions To Purchase intention Consumers at PT Satria Nusantara Jaya , variable promotion in research conducted is the most dominant variable in influence purchase intention from consumer .

Occur difference due to the leasing business model, sales no directly (*directly*) done to consumer but from party third namely dealers or sales dealers. Consumer first time buying car to the dealer then from the car dealer refer consumer the to leasing, so promotions carried out by Maybank Finance are not by live influence purchase intention consumer for do transaction

H3 analysis: Service quality moderates the effect of price on purchase intention

Service quality does not moderate the effect of price on purchase intention. With the t-statistic value is 1.691 and the P value is 0.92, then hypothesis 3 is rejected. Based on results testing third where t- statistic value is 1,691 and over small from t-table 1.96 and P value is more big of 0.05, i.e. 0.092 represents that service quality no have strong and significant influence _ to price in push purchase intention consumer .

Hypothesis this indicates that services provided by leasing do not give effect on variable price to purchase intention consumer so that services provided by marketing *leasing staff* no too take effect to purchase intention from consumer . Facts that happened in the field is consumer do purchase credit because stimulation price / rate flowers offered _ cheap , and service quality no give effect booster or weakening from variable price that .Research results this opposite with research conducted by Syahputra , Alwie and Garnasih (2019) where service quality have big and significant influence to price in decision purchase repeated

H4 analysis: Service quality moderates the effect of promotion on purchase intention

Service quality moderates the effect of promotion on purchase intention. With the t-statistic value is 2.464 and the P value is 0.014, then hypothesis 4 is accepted. Based on results testing fourth where t- statistic value is 2,464 and bigger from t-table 1.96 and P value is bigger of 0.05, i.e. 0.014 represents that service quality have strong and significant influence to promotion in push purchase intention consumer.

The fourth hypothesis apply for consumers looking for financing (leasing) more formerly then new look for the unit of the vehicle at the dealer. Study this in line with research conducted by Martono and Mariani (2014) where quality products and promotions have significant influence to purchase intention from consumer.

5. Conclusion

Based on the results of direct hypothesis testing, the conclusion Price take effect positive to purchase intention , that means the more good price (rate interest) offered so the more high interest too buy from consumer. Promotion take effect negative to purchase intention , that means from promotions done no impact on purchase intention consumer. Service quality no moderate price to purchase intention , that means big small service qualitys provided no strengthen or weaken variable price to purchase intention from consumer. Service quality moderate promotion to purchase intention , that means big small service qualitys provided take effect strengthen or weaken variable promotion to purchase intention from consumer .

Study this have various limitations and expectations could Becomes reference for study next . In study this only see connection Among price and promotion to purchase intention from consumer with service quality as variable moderation . Remember that study done on the company finance where in business model finance *orders* / business got by no live through 3rd party , namely sales dealer/ dealer, research next could

carried out in related companies live with consumer . (1) From result research , look that price influence to purchase intention , it is hoped that the company could notice factor price (rate flowers) for consumers who use service from PT Maybank Indonesia Finance. (2) Promotion no too take effect significant to purchase intention from consumers , it is hoped company no allocate too many in Thing promotion because of the business model from leasing referrer from 3rd party / mobile dealer.

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