THE EFFECT OF SERVICE QUALITY ON CUSTOMER LOYALTY WITH CUSTOMER SATISFACTION AS MODERATING AT BOS SERVICE BALI CAR WORKSHOP

Aghivirwiati Gusti Ayu
ITB STIKOM BALI, Indonesia
E-mail: aghivirwiati@stikom-bali.ac.id

ABSTRACT

This study aims to determine how much influence the quality of service (x) and customer satisfaction (z) simultaneously and partially on customer loyalty at the Bos Service Bali Car Workshop. This study uses a method that is used purposive sampling. The sample used was 96 respondents. In data analysis using validity, reliability, and classical assumption tests, namely normality, multicollinearity, heteroscedasticity, tests. The method used is linear regression analysis of moderator variable, f test, t test, coefficient determinant R2 using SPSS tool. Service quality does not have a positive and significant effect on customer loyalty in the Bos Service Bali Car Workshop. The Satisfaction variable has a positive and significant influence on customer loyalty at the Bos Service Bali Car Workshop. The Satisfaction variable has a strengthening and significant effect on the influence of Service quality with customer loyalty in the Bos Service Bali Car Workshop.

KEY WORDS

Service quality, customer loyalty, customer satisfaction.

The convenience that is currently obtained by the Indonesian people in owning a motorized vehicle in the form of a four-wheeled vehicle is very easy, which is supported by so many financial companies that can help the community to own a vehicle by providing credit in the form of credit, this is making more easier family has a vehicle, especially 4 wheels or what is called a car. Almost every family in Indonesia has a car which to maintain the comfort and good condition of the vehicle, it requires regular maintenance, which makes the need for car repair shops increase. It is these opportunities and opportunities that make the owner of the Bos Service Bali Car Workshop located in Bali open a business engaged in car maintenance to meet the increasing demand for car repair shops considering the increasing number and density of existing car vehicles. Competition in the field of auto repair shops is currently getting tougher, this competition is because more and more people are glancing that the car repair business is very profitable which makes there are many car repair shops popping up now. One of the contributions used to maintain customers so that customers are royal for services or services is to maintain service quality. The excellent quality of service provided to customers will create customer loyalty. Customers who are satisfied with the quality of service provided make the re-use of the car service provided. Customers who are satisfied with the quality of service provided by the company, these customers become loyal to repurchase the services provided by the company, recommend the company to others, and are willing to buy services from the company at high prices (Jannang and Abdullah (2016); Ganiyu (2016); Asadpoor and Abolfazli (2017); Jumawan (2018). Maximum service quality will also be able to increase customer loyalty mediated by customer satisfaction and trust in the services provided by the company (Nejadjavad and Gilaninia (2016); Dubey and Srivastava (2016); Rajic et al (2016); Kolonio and Soepeno (2019).

Dimensions of service quality such as tangibles, empathy, and reliability have a significant and positive effect on customer loyalty, however, dimensions such as responsiveness and assurance only have a positive effect but not significant to customer loyalty (leninkumar (2016). Dimensions of service quality such as physical evidence that does not have a significant effect on customer loyalty, namely the dimensions of customer behavior, as well as the service quality dimension, namely guarantees, does not have a

significant effect on one of the dimensions of customer loyalty, namely customer behavior (Mohmmed et al (2017). Negative result which states that service quality has no significant effect on customer loyalty, because not all service quality provided by service providers can make customers loyal if the service provider cannot satisfy their customers at the Sembung and Seseh Village Credit Institutions (LPD). Previous research from Desiyanti et al (2018). Other studies also stated negative results, which stated that service quality mediated by customer satisfaction had an insignificant effect on customer loyalty in the cellular phone industry in Pakistan, Hadi DKK's research (2019). Previous research from Makamuri (2018) also concluded negative results, which stated that service quality had no positive and significant effect on customer.

The phenomenon of service quality at the Bos Service Bali Car Workshop through preliminary research through interviews with several regular customers where the quality of service in the form of hospitality from the workshop employees is quite good. The quality of service in the form of empathy is still not maximally provided, such as the work that sometimes takes quite a long time. The quality of service is quite maximal, namely the workshop is quite responsive in responding and following up on customer complaints. Customer loyalty that occurs at the Bos Service Bali Car Workshop through initial interviews with existing regular customers where customers are quite generous to the Bos Service Bali workshop is manifested by the behavior of customers who are willing to recommend the workshop to others who need car maintenance services. The purpose of this study was to determine the quality of service to customer satisfaction as a moderator of customer royalty to the Bos Service Bali Car Workshop.

LITERATURE REVIEW

Service

The definition of service is any action or performance that can be offered by one party to another that is essentially intangible and does not result in the ownership of any kind according to Kotler and Keller (2016). Basically, services are all economic activities whose results are not produced in physical form, which are usually consumed together with the time produced and given added value, such as convenience, entertainment, pleasure, or solving problems faced by consumers.

Service quality

Kotler and Keller (2012: 145), Service quality is the overall nature and character of a product or service product based on their ability to express satisfaction or need indirectly. According to Tjiptono (2012: 174) there are five main factors that measure quality. Service: Tangible, Reliability, Responsiveness, Guarantee, Empathy "Service quality is an effort to meet consumer needs and desires and delivery accuracy in balancing consumer expectations". 1985: 42) is defined based on three basic assumptions, namely first, service quality is considered more difficult to evaluate than the quality of goods (in Al-Haqam and Hamali, 2016: 205).

The dimensions of service quality according to Parasuraman et al (1985: 47; in Al-Haqam and Hamali, 2016: 205) consist of five dimensions known as TERRA:

- Physical Evidence (Tangibles), namely physical evidence of a service such as physical facilities, office equipment, and employee performance;
- Empathy, namely the caring and caring attitude given by the company to its customers;
- Reliability, namely the ability and ability of the company to provide the promised service to customers accurately;
- Responsiveness, namely the company's desire to assist customers in providing services needed by customers; and
- Assurance, namely the company's ability to provide guarantees in after-sales service to its customers.

Consumer Satisfaction

Kotler and Keller (2012), "Consumer satisfaction is the extent to which the assumption of product performance meets buyer expectations". In the concept of customer satisfaction, there are two indicators that influence it, namely expectations and performance. Indicators in the research of Kotler and Armstrong (2012): Performance and Expectations.

Customer loyalty

According to Ratnasari & Aksa (2014: 120), indicators of loyal customers to products and services are: 1) Make regular repurchases, 2) Buy other product lines, 3) Give references to others, 4) Show immunity to attraction from competitors. Customer loyalty (Customer Loyalty) is defined by Ganiyu et al (2012: 15) as a positive experience and value from customers in buying a product when the purchase decision made by the customer is irrational (in Al-Hakam and Hamali, 2016: 205).

The dimensions of customer loyalty according to Ganiyu et al (2012: 16; in Al-Hakam and Hamali, 2016: 205) consist of:

1. Customer Attitude, including repurchase interest or purchase of additional products and services from the same company; the customer's desire to recommend the company to others, the customer's commitment not to switch to buy products from other companies; and the desire of customers to buy products at high prices.

2. Customer Behavior, which includes repeated purchases of different products and services from the same company; customers recommend the company to others; and customers' long-term preferences for the company's product brands.

Research paradigm

Based on previous research studies along with the theoretical descriptions that have been stated above, it confirms that there is an influence of service quality and satisfaction as moderating variables on loyalty. So, this research is interesting to conduct an in-depth study, especially to answer the problem of the magnitude of the influence of service quality and customer satisfaction as moderating variables on customer loyalty The Bos Service Bali car workshop. With this, researchers can provide empirical evidence that service quality and customer satisfaction are moderating variables on customer royalty.

METHODS OF RESEARCH

Data and Sample

This research is a quantitative and qualitative research, where quantitative data is data in the form of words, sentences, facial expressions, charts, and pictures. Qualitative data is sourced from direct interviews with the owner of the Bali Bos Service Car Workshop, several workshop customers also through the distribution of questionnaires to respondents. Quantitative data is data in the form of words or in the lift. The data obtained in this study came from customers of the Bali Bos Service Car Workshop from 2020-2021. Sources of data used in this study are primary and secondary data, in the form of primary data in this study are respondents or questionnaires submitted. Respondents in this study were customers in 2020-2021 While secondary data in this study were references obtained through library studies, to process information from reference books, and other sources related to this research. This secondary data refers to the object of research, namely the Bali Boss Service Car Workshop.

Population and sample

The population and sample are customers at Bengke Monbil Boss Service Bali during 2020-2021 with a total of 450 people. The sampling method is carried out using the Slovin formula:

$$n = \frac{N}{1 + N\,e^2}$$

Where: n = sample size; N = population size; e = critical value (desired research limit) / percent allowance; inaccuracy due to population sampling error. Level 10% inaccuracy allowance. So, the sample is 96 customers of the Bali Bos Service Car Workshop.

Data analysis method

This study is a research hypothesis testing (hypothesis testing) which aims to examine the effect of service quality and satisfaction as moderating variables on customer loyalty. The data used in this research is quantitative data. Quantitative data is data in the form of numbers or data that is numbered. The data taken was obtained from the results of respondents' answers to the questionnaire distributed to customers of the Bos Service Bali car workshop which was obtained from the results of respondents' answers to the questionnaire distributed to customers at the Bos Service Bali car workshop in 2021 as many as 96 customers.

The analytical method used in this study is the research instrument test and the classical assumption test, namely the Normality test, Multicollinearity test, and Heteroscedasticity test with the help of SPSS 24 Prosram. several dependent variables (bound) with two or more independent variables (free) in stage I (one) and in stage II (two), linear regression analysis of moderating variables is used to see the effect of moderation in influencing the relationship between the independent variable (service performance) on dependent variable (loyalty). With the general equation:

1. Phase I Regression Analysis:

$$Y = \alpha + 1X + \beta 2Z + e$$

2. Phase II Regression Analysis:

$$Y = \alpha + 1X + \beta 2Z*X + e$$

Where Y is the customer loyalty variable; constant 1, $\beta 2$; regression coefficient X; Service quality and Z variables; Variable Customer satisfaction.

Hypothesis testing carried out in this study using the F test is used to determine whether the two independent variables simultaneously have a relationship that affects the dependent variable. If f count < f table, then the null hypothesis (HO) is accepted and the alternative hypothesis (Ha) is accepted. The meaning of the based variable is significantly related to the dependent variable. If f count < f table, then the null hypothesis (H0) is accepted and the alternative hypothesis (Ha) is rejected, meaning that the independent variable is not significantly related to the dependent variable. By using a significance number of 0.05. If the probability of significance > 0.05, then Ho is accepted and Ha is rejected and if the significance is <0.05, then Ho is rejected and Ha is accepted, the R2 Test According to Yulasmi (2016) is used to measure how far the ability of the regression model to explain the variation of the dependent variable. The value of the coefficient of determination is between 0 and 1. If in the test there is a negative adjusted RÇ value, then the adjusted RÇ value considered to be zero. Mathematically if the value of RÇ = 1, then adjusted RÇ=RÇ= 1, while if the value of RÇ = 0, then adjusted RÇ = (1 – k) / (n- k). If k > 1, then the adjusted RÇ will be positive and the T test According to (Billy, Vector, & Moniharapon, 2016) The t test is used to determine the contribution of each independent variable partially to the dependent variable, using the test of each independent variable regression coefficient whether or not it has a significant effect on the dependent variable to test whether each independent variable has a significant effect on the dependent variable partially with = 0.05.

RESULTS AND DISCUSSION

The normality test was used to test whether the data used in the study were normally distributed or not. A data that is normally distributed and data that is not normally distributed

has a scale of 0.05. The normality test used is the Kolmogorov Smirnov test, where if the significance is below 0.05, a good regression model has a normal or close to normal data distribution. The results of the calculations are carried out using the Kolmogorov Smirnov test on the SPSS 24 program as follows:

Table 1 – Normality Test Results

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		96
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	.32452960
Most Extreme Differences	Absolute	.066
	Positive	.060
	Negative	-.066
Test Statistic		.066
Asymp. Sig. (2-tailed)		.200[c,d]
a. Test distribution is Normal.		
b. Calculated from data.		

Source: Data processed, 2022.

Based on the table above, the results of the normality test state that the data used in this study has a normal distribution, because the significant value of normality is greater than 0.05, which is 0.200.

Multicollinearity Test

The multicollinearity test is used to test whether in the regression model there is a correlation between the independent variables and the moderator variable, a good regression model should not have a correlation between the independent variables if the independent variables are correlated then these variables are not orthogonal. Orthogonal variables are independent variables whose correlation value between independent variables is = 0. Multicollinearity can be seen from the Tolerance value > 0.10 and the Inflation Factor (VIF) <1 variance.

Table 2 – Multicollinearity Test Results

	Collinearity Statistics	
Model	Tolerance	VIF
1 (Constant)		
Service quality	.435	2.298
Customer satisfaction	.435	2.298

Source: Data processed, 2022.

As seen from the table above, it can see that the value of the Variance inflation factor (VIF) for the service quality variable and the satisfaction variable is 2.298, which means <10 and tolerance is 0.435> 0.10, so it can be concluded that there is no multicollinearity problem between the two variables.

Heteroscedasticity Test

Heteroscedasticity test is used to test whether in the regression model there is inequality of variance and residuals from one study to another. The heteroscedasticity test used was 438 standardized residues with a tolerance value of alp > 0.05 (Firmansyah, 2014).

Table 3 – Glejser Test

Model	Sig.
1 (Constant)	.117

	Service quality	.836
	Customer satisfaction	.927

Source: Data processed, 2022.

Based on the results of the above processing, it can be seen that the significant value of the Service quality variable is 0.836 which is greater than 0.05 and the significant value of the satisfaction variable is 0.927 which is greater than 0.05, thus the significant value of the two variables is > 0.05, this means no there is a heteroscedasticity problem. Linear Regression Analysis Moderator Variables Multiple regression analysis is used to determine the direction of the relationship between the independent variable and the dependent variable whether each indicator variable is positively or negatively related and to predict the value of the dependent variable to increase or decrease. The results of multiple analysis processing using the SPSS 22 program such as in the following table:

Table 4 – Linear Regression Analysis Phase I

Coefficients[a]

Model	Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.	Collinearity Statistics Tolerance	VIF
1(Constant)	2.714	.240		11.327	.000		
Service quality	.015	.074	.026	.200	.842	.435	2.298
Customer satisfaction	.354	.084	.546	4.210	.000	.435	2.298

a. Dependent Variable: Customer loyalty.

Based on the regression results in the table above, it can be made a multiple linear equation as follows:

$$Y=2.714 + 0.0261X+0.546Z$$

Table 5 – Stage II Linear Regression Analysis

Coefficients[a]

Model	Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.	Collinearity Statistics Tolerance	VIF
1(Constant)	3.937	.299		13.150	.000		
Service quality	.224	.158	.394	1.419	.159	.102	9.794
XZ	.071	.023	.876	3.155	.002	.102	9.794

a. Dependent Variable: Customer loyalty.

Based on the regression results in the table above, it can be made a multiple linear equation as follows:

$$Y= 3.937 + 0.224X+0.071XY$$

F Uji test

The f test in this study is used to determine whether service quality and satisfaction together have a significant relationship with customer loyalty.

Table 6 – F Test Results

ANOVA[a]

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	3.317	2	1.659	17.067	.000[b]
Residual	9.038	93	.097		
Total	12.355	95			

a. Dependent Variable: Customer loyalty
b. Predictors: (Constant), XZ, Service quality

The results of the calculation obtained the calculated f value of 17,067 with a significance level of 0.05. While the f table value is 3.09, this means that the calculated f value is greater than the f table. From the test results above, it can be concluded that Ho is

rejected and Ha is accepted. which means that together service quality and satisfaction affect customer loyalty.

Table 7 – Test Results for the Coefficient of Determination R Square

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.518[a]	.268	.253	.31174

a. Predictors: (Constant), XZ, Service quality.

The calculation results show that the coefficient of determination (R Square) is 0.268 or 26.8%. This means that 26.8% of the customer loyalty variable (Y) is influenced by the independent variable, namely service quality (X) and the moderator variable is satisfaction (Z), while the remaining 73.2% is influenced by other variables that are not examined. in research.

T-test
The t-test was conducted to determine whether the independent variable service quality and the satisfaction of the moderator variable together had a significant relationship with customer loyalty.

Table 8 – T-Statistic Test Results Phase I

Coefficients[a]

Model	Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.	Collinearity Statistics Tolerance	VIF
1 (Constant)	2.714	.240		11.327	.000		
Service quality	.015	.074	.026	.200	.842	.435	2.298
Customer satisfaction	.354	.084	.546	4.210	.000	.435	2.298

a. Dependent Variable: Customer loyalty.

Table 9 – T-Statistic Test Results Phase II

Coefficients[a]

Model	Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.	Collinearity Statistics Tolerance	VIF
1 (Constant)	3.937	.299		13.150	.000		
Service quality	.224	.158	.394	1.419	.159	.102	9.794
XZ	.071	.023	.876	3.155	.002	.102	9.794

a. Dependent Variable: Customer loyalty.

The results of the t-test test are found that:
- Ho: Service quality has no effect on customer loyalty, The Bos Service Bali car workshop;
- Ha: Service quality has an effect on customer loyalty, customer loyalty, customers at The Bos Service Bali car workshop.

The results of the service quality t test on customer loyalty have a significance value of 0.159 which is greater than 0.05. it can be concluded that Ho is accepted and Ha is rejected, meaning that service quality partially does not affect customer loyalty at The Bos Service Bali car workshop. These results do not support hypothesis H1.
- Ho: Satisfaction has no effect on customer loyalty at The Bos Service Bali car workshop;
- Ha: Satisfaction has effect on customer loyalty at the Boss Service Bali car workshop.

The results of the service quality t test on satisfaction have a significance value of 0.000 which is smaller than 0.05. it can be concluded that Ho is rejected and Ha is accepted, meaning that satisfaction partially affects customer loyalty, customer loyalty, The Bos Service Bali car workshop.These results support hypothesis H2.
- Ho: Service quality has no effect on customer loyalty moderated by satisfaction;

- Ha: Service quality has effect on customer loyalty H which is moderated by satisfaction.

The interaction between satisfaction and service quality has a significance value of 0.002 which is smaller than 0.05. it can be concluded that satisfaction has a strengthening and significant effect on the effect of customer loyalty on customers of the Bos Service Bali car repair shop, this supports hypothesis H3.

Based on the analysis of the results of hypothesis testing that has been done by testing the regression equation about the effect of service quality and satisfaction as moderating variables on loyalty. then the following results are obtained:

Service quality has no effect on customer loyalty

Based on the results of testing the first hypothesis, the results of the service quality t test on customer loyalty have a significance value of 0.159 which is greater than 0.05. which means Ho is accepted, then the hypothesis which states that service quality affects customer loyalty is rejected. This study shows that there is no significant relationship between service quality and customer loyalty. Dharmayanti (2006) states that the measurement of service quality in the SERVQUAL model does not form a strong paradigm. This means that the better the service performance provided by the Bos Service Bali car workshop customers may not necessarily make customers loyal, because to make customers loyal to a bank, the customer must be in a position of satisfaction first with the services provided by the company, to decide loyal. whether or not a customer needs sufficient time to consume the quality of service from the car repair shop. If a customer is satisfied with the quality of service from a Bos Service Bali car repair customer, the customer will be loyal.

Satisfaction affects customer loyalty

Based on the results of testing the second hypothesis, the results of the service quality t test on satisfaction have a significance value of 0.000 which is smaller than 0.05. which means that satisfaction has a significant effect on customer loyalty for the Boss Service Bali car repair shop. The second hypothesis (H2) in this study is declared acceptable. The results of this study are in accordance with the results of research conducted (Dewi, *et al*., 2014) which states that satisfaction has a positive and significant effect on customer loyalty.

Service quality has effect on customer loyalty which is moderated by Satisfaction

Based on the results of testing the third hypothesis, it shows that the service quality variable has a positive and significant effect on customer loyalty with satisfaction as moderating, it is known that the interaction between satisfaction and service quality has a significance value of 0.002 which is smaller than 0.05. this means that the satisfaction variable is a pure moderator of the service quality and customer loyalty variables for the Bos Service Bali car workshop. The results of this study support the research conducted by Dharmayanti (2006) which states that service quality has a direct influence on customer royalty with the presence of satisfaction as a moderating variable.

CONCLUSION

Service quality variable does not have a positive and significant effect on customer loyalty, Bos Service Bali car workshop. The Satisfaction variable has a positive and significant influence on customer loyalty for the Boss Service Bali car workshop. The Satisfaction variable has a strengthening and significant effect on the influence of Service quality with customer loyalty, Bos Service Bali car workshop.

REFERENCES

1. Abolfazli, A., dan Asadpoor, S. (2017). Effect of Electronic Service Quality on Customer Satisfaction and Loyalty Saderat Bank's Customers, International Journal of Scientific Study, 5(4), Hal: 407-411.

2. Al-Haqam, R.F., dan Hamali, A.Y. (2016). The Influence of Service Quality toward Customer Loyalty: A Case Study At alfamart Abdurahman Saleh Bandung, Binus Business Review, 7(2), Hal: 203-212.
3. Desiyanti, N.L., Sudja, I.N., dan Martini, L.K.B. (2018). Effect of Service Quality on Customer Satisfaction, Customer Delight, and Customer Loyalty (Study on LPD Desa Adat Sembung and LPD Desa Adat Seseh), International Journal of Contemporary Research and Review, 9(3), Hal: 20660-20668.
4. Dewi, R., Kerti Yasa, N., & Sukaatmadja, I. (2014). Pengaruh Kualitas Pelayanan Terhadap Kepuasan Dan Loyalitas Nasabah Pt Bpr Hoki Di Kabupaten Tabanan. E-Jurnal Ekonomi Dan Bisnis Universitas Udayana.
5. Dharmayanti, D. (2006). Sebagai Moderating Variable Terhadap Loyalitas pelangganNasabah (Studipada Nasabah Tabungan Bank Mandiri Cabang Surabaya). Jurnal Manajemen Pemasarn, 1, 35–43.
6. Dubey, A., dan Srivastava, A.K. (2016). Impact of Service Quality: A Study on Telecom Sector in India, Journal of Business and Management, 18(2), Hal: 45-55.
7. Ganiyu, R.A. (2016). Perceived Service Quality and Customer Loyalty: The Mediating Effect of Passenger Satisfaction in the Nigerian Airline Industry, International Journal of Management and Economics, 52, Hal: 94-117.
8. Ganiyu, R.A., Uche, I.I., dan Elizabeth, A.O. (2012). "Is Customer Satisfaction an Indicator of Customer Loyalty?", Australian Journal of Business Management and Research, Vol. 2 No. 7, Hal: 14-20.
9. Hadi, N.U., Aslam, N., dan Gulzar, A. (2019). Sustainable Service Quality and Customer Loyalty: The Role of Customer Satisfaction and Switching Cost in the Pakistan Cellphone Industry, Sustainability, 11, Hal: 1-17.
10. Jannang, A.R., dan Abdullah, W.J. (2016). Effect of Servqual and Accessibility on Customer Loyalty Through Customer Satisfaction (Study at Ternate Jati Land Mall), Australian Journal of Basic and Applied Sciences, 10(16), Hal: 275-281.
11. Kolonio, J., dan Soepeno, D. (2019). Pengaruh Service Quality, Trust, dan Consumer Satisfaction Terhadap Consumer Loyalty Pada CV. Sarana Marine Fiberglass, Jurnal EMBA, 7(1), Hal: 831-840.
12. Kotler, Philip & Armstrong. (2012). Marketing Management. 14th Edition. Pretice Hall: New Jersey.
13. Kotler, Philip. (2012). Manajemen Pemasaran Jasa. Edisi Kedua Belas, Jilid 1, diterjemahkan oleh Benyamin Molan. PT. Indeks: Jakarta.
14. Kotler, Phillip dan Kevin L. Keller. (2016). Marketing Management. 16 edition. Pearson: New Jersey.
15. Leninkumar, V. (2016). The Effect of Service Quality on Customer Loyalty, European Journal of Business and Management, 8(33), Hal: 44-49.
16. Mohmmed, A.A., Ibrahim, S.B., dan Ali, A.A. (2017). The Impact of Service Quality On The Customer Loyalty in Sudanese Banking Sector, Journal of Economic Sciences, 18(2), Hal: 212-225.
17. Nejadjavad, M., dan Gilaninia, S. (2016). Assesing The Impact of Service Quality on Customer Loyalty Using Model Enhanced of Kitapci, Arabian Journal of Business and Management Review, 5(6), Hal: 28-35.
18. Normasari, Selvy. (2013). Pengaruh Kualitas Pelayanan Terhadap Kepuasan Pelanggan, Citra perusahaan terhadap Loyalitas pelangganPelanggan di Hotel Pelangi Malang. Jurnal Fakultas Ilmu Administrasi Universitas Brawijaya Malang, 6(2).
19. Parasuraman, A., Zeithaml, V.A., dan Berry, L.L. (1985). A Conceptual Model of Service Quality and Its Implications for Future Research, The Journal of Marketing, 49(4), Hal: 41-50.
20. Pauraman, A. Zeithaml, V. A, dan Berry, L. L, A. (2012). Conceptual Model of Service Quality and its Implication for Future Research. Journal of Marketing. 49: 41.
21. Tjiptono, Fandy dan Gregorius Chandra. (2012). Pemasaran Strategik. ANDI: Yogyakarta.