



THE INFLUENCE OF SERVICE QUALITY AND TRUST ON CUSTOMER LOYALTY WITH SATISFACTION AS AN INTERVENING VARIABLE IN MANDIRI SUPERMARKET MEDAN

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Abstract

Customer Trust has a positive and significant effect on Customer Loyalty at Mandiri Supermarket Griya Medan. Customer Satisfaction has a positive and significant effect on Customer Loyalty at Mandiri Supermarket Griya Medan. Service Quality has a positive and significant effect on Customer Satisfaction at Mandiri Supermarket Griya Medan. significantly to Customer Satisfaction able to mediate the effect. Service Quality on Customer Loyalty. Customer Satisfaction is able to mediate the influence of Customer Trust on Customer Loyalty. Service Quality has a positive and significant effect on Customer Satisfaction at Mandiri Supermarket Griya Medan. Customer Trust has a positive and significant effect on Customer Satisfaction being able to mediate the effect. Service Quality on Customer Loyalty. Customer Satisfaction is able to mediate the influence of Customer Trust on Customer Loyalty. Service Quality has a positive and significant effect on Customer Satisfaction at Mandiri Supermarket Griya Medan. Customer Trust has a positive and significant effect on Customer Satisfaction being able to mediate the effect. Service Quality on Customer Loyalty. Customer Satisfaction is able to mediate the influence of Customer Trust on Customer Loyalty.

Keywords : *Service Quality, Customer Trust, Customer Loyalty, Satisfaction.*

1. INTRODUCTION

The development of the retail business at the present time is observed to be growing very crowded. Retail business is often also referred to as retail business which is a type of business where in carrying out its business activities by selling its products directly into the hands of end consumers which will then be used by consumers personally for the daily lives of their consumers. This business is getting more and more attention from the viewpoint of its enormous opportunities in fulfilling the needs of people's lives. Thus creating a stigma that this business will not die as long as humans are still alive or in other words in terms of what this business offers, business in this field will last a long time as long as there is human civilization in this world.

The evolution of the development of the modern supermarket retail market began in 1970-1980, after previously this retail business was only in the form of a traditional market. enthusiastic. The increase was driven by increasing public demand in line with easing mobility, and the sloping Covid-19 case. Director of Business Development and Distribution Actor of the Ministry of Trade Nina Mora said the retail business situation could be seen from retail sales performance. According to data from Bank Indonesia, retail sales performance April 2022 estimated. increasing on a monthly basis. This is reflected in the April 2022 Real Sales Index (IPR) which was recorded at 219.3, or growing by 6.

TABLE 1.1
Supermarket Development Data in Indonesia 2017-2021

Year	Number of outlets
2017	1377
2018	1402
2019	1429
2020	1450
2021	1411

Source: Euromonitor International (Goodstats)

The development of the number of supermarkets in Indonesia from 2017-2021. The data above shows that the growth in the number of supermarket outlets in Indonesia itself has increased from 2017 to 2020. In 2017, Indonesia was recorded as having 1,377 supermarket outlets, which number continued to increase to 1,450 in 2019. up to 1450 outlets in 2020 but there was a decrease of 39 outlets to 1411 outlets in 2021. This phenomenon shows that competition in this business is very tight. Where every company must be able to create strategies, observe conditions and opportunities to be able to maintain its business. The data above also shows that in the 51 years since the evolution of changes from traditional markets to modern markets, the increase has reached 1411 outlets. There is a growth of around 27 or 28 supermarket outlets per year in Indonesia. Supermarkets are defined as retail outlets that have an area of between 400 and 2,500 square meters. Supermarkets generally sell food, beverage, and consumer daily needs.

Where this development is based on several factors such as (lifestyles) the desire to shop which is also used as a means of family recreation, (values) the ease of getting cheap prices and promotions, (reminder impulse) which can remind people to fulfill forgotten needs when shopping, to (impulse buying) the desire to buy goods that are not planned because of interest when seeing the display of these goods. Not only in metropolitan cities, but the growth of this modern market has penetrated to small cities in the country. It's easy to find Minimarkets, Supermarkets and even Hypermarkets around where we live. Because this business is engaged in the retail sector, which does not produce its own goods or products, but acts as a channel for suppliers consisting of more than one supplier of goods which then distributes it to consumers as users. Business owners in this business sector compete in terms of fighting for consumers or customers who will establish a relationship with their company. So fighting for consumer satisfaction is the main thing that must be considered in their services in order to attract consumer interest to continue to want to have a long-term relationship with their company.




Provinsi	Sebaran Pasar dan Pusat Perdagangan Menurut Klasifikasi			
	Pasar Tradisional	Pusat Perbelanjaan	Toko Swalayan	Jumlah
	2019	2019	2019	2019
ACEH	478	7	12	497
SUMATERA UTARA	858	23	18	899
SUMATERA BARAT	491	12	30	533
RIAU	690	17	36	743
JAMBI	378	8	21	407
SUMATERA SELATAN	833	13	17	863
BENGKULU	225	3	14	242
LAMPUNG	639	11	37	687
KER. BANGKA BELITUNG	78	4	30	112
KER. RIAU	70	15	55	140
DKI JAKARTA	213	88	17	318
JAWA BARAT	817	121	173	1111

Figure 1.1 Supermarket Data in Various Provinces in Indonesia

The rapid growth of the supermarket type retail industry (supermarkets) in North Sumatra itself. Based on the figure above in North Sumatra, there was a growth in the supermarket type retail industry (supermarkets) with 18 outlets. This data states that North Sumatra is also one of the regions in Indonesia that has where the area has a business or retail business that is quite developed. Field facts that can be seen from this phenomenon are that there can be 2 to 4 retail outlets in 1 area, both small and large scale. For example, if we pass through the Gatot Subroto area, there are already Brastagi and Gloria supermarkets, not including small minimarkets such as Indomaret, Alfamart, Alfamidi, etc. Based on these data, at least 17 of them are competitors for Mandiri Supermarket Griya, therefore Mandiri Supermarket Griya must be able to maintain and even increase the number of visitors and customers as a measure of success for satisfaction and trust offered by Berastagi Supermarket as a support for consumer loyalty to remain committed to fulfilling their daily needs with Mandiri Supermarket Griya Medan.

In table 1.2 below, it is recorded that in 2022 there will be 22 supermarkets standing in the city of Medan, where 21 of them are competitors or competitors from Mandiri Supermarket Griya.

Table 1.2 Supermarket Data in Medan City

No	Supermarket name	No	Supermarket name
1	Brastagi Supermarket	12	Pondok Indah Fruit Market
2	Affection	13	Vigo
3	Irian Supermarkets	14	Maximart Yanglim Plaza
4	Forward Together	15	Supermarket 88
5	Asian Mart	16	Supermarket
6	Kasimura Mart	17	Independent Supermarkets

No	Supermarket name	No	Supermarket name
7	Supermarkets	18	Rajawali Mart
8	Solar Supermarket	19	Self Service Rhythm
9	Smarco	20	Diamond Self-Service
10	Metro Self-Service	21	Wiego Supermarket
11	Topaz Mart	22	OK Supermarkets

Source: Author Processed Data

Based on Table 1.2 and Figure 1.1 it can be seen that there has been a growth in the number of outlets from previously in 2019 only around 18 outlets, and in 2022 it has reached 22 supermarket outlets not including the number of branches from each of these supermarkets. This indicates that business people who in this business field see that the city of Medan can be an area that has opportunities for developing their business., which will not rule out the possibility that there will be an increase in the number of supermarket outlets in the city of Medan in the following years. With such a promising opportunity as it seems today, of course it will also be in line with the emergence of intense competition among retail business investors. In general, every business or company is very dependent on the customers it has, in other words, how many customers are willing to do business cooperation or make transactions with that company. Therefore, a good relationship between the company and the customer should be well established. This is not easy. Because companies need to think even harder to be able to deploy and carry out various ways that are expected to be able to attract the interest of potential customers so that they can last forever to become loyal and loyal customers.

Table 1.4 Mandiri Supermarket Visitor Data for the last 6 years

	2017	2018	2019	2020	2021	2022
Number of visitors	116,000	117,555	114,000	75,000	98,000	95,000

Source: Management of Mandiri Supermarket Griya Medan 2022

Based on the table above, it can be seen that the number of visitors to Mandiri Supermarket Griya in 2017 had a total of 116,000 visitors, which then increased to a total of 117,555 visitors in 2018, and decreased in 2019 to 114,000 visitors and this was disclosed by the party management occurred due to the emergence of the covid 2019 virus at the end of 2019 which caused people to start to be afraid to leave their homes to shop, and the condition of visitors to Mandiri Supermarket Griya decreased drastically in 2020 with a total of 75,000 visitors, more than half of the number of customers lost in 2019 2020 was revealed by the management as a result of the government's lockdown regulations, so that more consumers turned to the online shopping system.

In 2021 the situation has started to improve, but the number of Mandiri Supermarket visitors has continued to decrease, unlike the year before the 2019 Covid virus, to 98,000 visitors and will also decrease in 2022 with a total of 95,000 visitors. Management suspects a decrease in the number of visitors in This Mandiri Supermarket can be caused by the emergence of new competitors since the last 3 years around the location where Mandiri Supermarket Griya Medan was founded, but it can also be caused by a sense of satisfaction from consumers who are still not optimal, and there are offers offered by competing companies that customers do not get. at Mandiri Supermarket, so visitors still consider competing companies to be the choice for shopping for their



household needs. This will be very fatal if not handled properly. Because customers are satisfied, will become loyal, and provide benefits for the company, but if this is not resolved immediately it will cause Mandiri Supermarket Griya Medan to lose even more customers

Retail (Retailer)

The definition of retail comes from the French, "retailer" which means to cut or break something. According to the Big Indonesian Dictionary, retail means one-on-one, one-to-one, or one-to-one directly to the user for the personal needs of consumers, families or households and not for resale purposes. According to Hutabarat (2009), a modern market is a market where buyers and sellers do not transact directly. Buyers only refer to the price tags on product displays, and buyers are served independently by sales assistants, such as in supermarkets, minimarkets, hypermarkets, etc. Goods sold, apart from food ingredients such as fruit, vegetables, meat, some of the products offered are which can last a long time.

Especially in the city of Medan itself, the growth of modern markets such as supermarkets has been established in several locations in the city of Medan. In fact, the speed of this business can be found 3 to 4 supermarkets in 1 location. Warenhuis is history as the first supermarket in the city of Medan. The presence of Warenhuis marked the development of the modern era economy in Medan City. This supermarket provides clothing, food, and household electronic equipment and can only be visited by certain groups, such as those of European descent, Chinese, and the bourgeoisie, alias those with lots of money. The existence of Warenhuis has waned since the Japanese entered Medan City. Around 1942 the owner returned to the Netherlands. After Warenhuis in Medan there are still several types of supermarkets that we can still find today as described in table 1.1 previously. Where in this study the author will focus on the Medan Supermarket Brastagi. Brastagi Supermarket is one of them, including the most complete with a monthly number of visitors of approximately 160,000 visitors and with members of 16,000 customers until 2022.

Service quality

Manengal (2021) states that service quality is a dynamic condition that is closely related to products, services, human resources, processes and the environment, and can at least meet or exceed the expected service quality, then Putri (2020) states that service quality is the service provided to customers in accordance with standard service standards as a guideline for service actors. Service quality according to (Rembat Lupiyoadi in Meithiana Indrasari, 2019: 62) Service quality refers to how far the difference between customer expectations and the reality of the service they receive. Service quality can be determined by comparing customer perceptions of the service actually received and the service actually expected. The main objective of service quality is the company's way of building and retaining consumers for the company, of course for the long-term survival of the company, so that good relations are maintained with customers. consumers through business transactions with companies for the benefit of the company. Companies must be able to show the attitude that the company is able to understand and understand what things are the needs of consumers, what are the wishes of consumers, including the changes that follow. Companies must be able to move with these changes and be able to demonstrate the company's ability to maintain good relations with consumers and be able to evaluate, improve, and then develop its services to consumers.

Consumer trust

Consumer trust or customer trust is consumer confidence, trust, and knowledge of a commodity or product in relation to its various properties and advantages. Beliefs are explanatory ideas that a person has about something. Trust comes from repeated awareness, learning and experience. Trust is a key variable in developing a strong desire to maintain a long-term relationship. Trust includes a person's willingness to act in a certain way because he believes that his partner will provide what is expected of him, and generally such words, promises, or products

can be trusted. Trust is also the foundation of business. Business transactions between two or more parties occur when both parties trust each other. This trust must be built from the ground up and proven, not just acknowledged by other parties or business partners. Consumer trust includes all consumer knowledge and all conclusions they make about products, features, and benefits. Objects include products, people, companies, or anything that a person believes in or owns. Morwen and Small (2012).

Consumer Satisfaction

In general, consumer satisfaction is the level of consumer feelings after making a comparison between what he received and what he expected. Assessing consumer satisfaction and increasing consumer expectations, so that they can become loyal customers. When what consumers get is in accordance with their expectations, of course consumers will feel satisfied. According to Park in (Irawan 2021: 54), customer satisfaction is a customer feeling in response to the goods or services that have been consumed. Satisfaction is a feeling of pleasure or disappointment someone who arises from comparing the perceived performance of a product (or result) against their expectations, Kothler and Keller (2018:138). If performance fails to meet expectations, the customer will be dissatisfied. If performance matches expectations. Customers will feel satisfied. In addition, if performance exceeds expectations is found, the customer will be very satisfied or happy. Meanwhile, Tjiptono (2014: 353) conceptualizes customer satisfaction as a feeling that appears to be the output of an assessment of the experience of using a product or service. Based on several definitions from the experts above, it can be concluded that customer satisfaction is a result of a comparison between expectations of the performance obtained in using a product/service.

Consumer Loyalty

Consumer loyalty is the core of all business processes in a company which is directly proportional to the company's goal of obtaining significantly increasing profits continuously over a long period of time or even forever. For example, one company that has loyal customers is KFC, where this company has been around for a very long time and has even been passed down through generations, but has never experienced bankruptcy and is even growing because KFC has so many consumers spread all over the world. Consumer loyalty is also a measure of a company's success in winning the competition among similar business fields. Not only that, consumer loyalty can also raise a company's good image in the eyes of the public so that it will accidentally increase the company's capacity, because loyal customers will be happy to recommend a company they like that provides satisfaction that is not obtained from competitors, to people surrounding people. By gaining customer loyalty, the company indirectly gets free promotions from each of its customers, which can increase the volume of sales transactions in the company

2. IMPLEMENTATION METHOD

Types of research

This type of research is causal associative research. This research has an independent variable (influence) and a dependent variable (influenced). Causal associative research in this study is used to find out the relationship between one variable and another variable, namely the extent of the causal relationship of influence (Service Quality, Trust, Satisfaction) on Customer Loyalty. Where is Service Quality as a variable X1, Trust as a variable X2, Customer Satisfaction as a variable Z, and Customer Loyalty as a variable Y. In this study the independent variables influence and the dependent variable is influenced.

Location and Time of Research

This research was conducted at Mandiri Supermarket Griya Medan which is located on Jalan Griya Captain Muslim Medan. This research began in April 2023 until June 2023.



Population and Sample

The population in this study were all Mandiri Supermarket Griya Medan customers who had subscribed to Mandiri Supermarket Griya Medan. The sample in this study are customers who have subscribed for at least 3 years, namely as many as 150 customers as seen from the member cards owned by customers (Berastagi Management, 2022).

Data collection technique

Data collection is carried out in the following way:

1. Observations (observations), namely observations made at Mandiri Supermarket Griya Medan on the implementation of customer service.
2. List of questions (questionnaires) given to customers who are respondents at Mandiri Supermarket Griya Medan.
3. Library Studies, namely data collection from Mandiri Supermarket Griya Medan in the form of company description data, and the number of customers and also various literature cited as the theoretical basis for the research to be carried out, in measuring the effect of satisfaction and trust on customer loyalty through customer commitment.

Data Types and Sources

What is meant by the source of the data in this study is the subject that explains where the data in this study were obtained.

Types and sources of data collected in this study are:

1. Primary data, namely data obtained directly from a list of questions (questionnaire) on Mandiri Supermarket Griya Medan respondents.
2. Secondary data, namely data obtained indirectly which was carried out in this study through data collection from Mandiri Supermarket Griya Medan, in the form of company description data, number of customers.

Other data were obtained from various supporting books in accordance with the object of research, the results of previous research journals and information obtained by the author from the website.

3. RESULTS AND DISCUSSION

A general description of the company

Mandiri Supermarket Griya Medan is a retail type business that sells basic daily necessities. Mandiri Supermarket Griya Medan has been established since 2003 and always guarantees the quality of the products offered.

Path Coefficient (Direct Effect)

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
KEPERCAYAAN PELANGGAN -> KEPUASAN PELANGGAN	0.478	0.479	0.102	4.693	0.000
KEPERCAYAAN PELANGGAN -> LOYALITAS PELANGGAN	0.466	0.476	0.114	4.105	0.000
KEPUASAN PELANGGAN -> LOYALITAS PELANGGAN	0.493	0.496	0.110	4.493	0.000
KUALITAS PELAYANAN -> KEPUASAN PELANGGAN	0.354	0.361	0.123	2.875	0.004
KUALITAS PELAYANAN -> LOYALITAS PELANGGAN	0.362	0.361	0.110	3.302	0.001

Source:PLS Output(2023)

Path Coefficient (Indirect Effect)

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics ((O)/STDEV)	P values
KEPERCAYAAN PELANGGAN -> KEPUASAN PELANGGAN -> LOYALITAS PELANGGAN	0.235	0.235	0.063	3.725	0.000
KUALITAS PELAYANAN -> KEPUASAN PELANGGAN -> LOYALITAS PELANGGAN	0.175	0.185	0.086	2.030	0.042

Source: PLS Outputs (2023)

Path Coefficient.

	Original sample	P value	Conclusion
Quality of service > Loyalty Customer	0.362	0.001	Accepted
Trust Customer > Customer loyalty	0.466	0.000	Accepted
Satisfaction Customer > Customer loyalty	0.493	0.000	Accepted
Quality of service > Satisfaction Customer	0.354	0.004	Accepted
Trust Customer > Customer satisfaction	0.478	0.000	Accepted
Quality of service > Satisfaction Customer>Customer Loyalty	0.175	0.042	Accepted
Trust Customer >Customer Satisfaction > Loyalty Customer	0.235	0.000	Accepted

4. CONCLUSION

Based on the results of the study it can be concluded that:

1. Service Quality has a positive and significant effect on Customer Loyalty at Mandiri Supermarket Griya Medan
2. Customer Trust has a positive and significant effect on Customer Loyalty at Mandiri Supermarket Griya Medan
3. Satisfaction Customer influential positive And significant on Customer Loyalty at Mandiri Supermarket Griya Medan.
4. Service Quality has a positive and significant effect on Customer Satisfaction at Mandiri Supermarket Griya Medan
5. Customer Trust has a positive and significant effect on Customer Satisfaction at Mandiri Supermarket Griya Medan



6. .Customer satisfaction significantly mediates the effect between. Service Quality on Customer Loyalty
7. Customer Satisfaction significantly mediates the influence between Customer Trust on Customer Loyalty

Suggestions

Based on the discussion and conclusions that have been described, the suggestions that researchers can give are as follows:

To Mandiri Supermarket Griya Medan

1. Viewed from the Quality of Service

Mandiri Supermarket Griya Medan to pay more attention to its services, to be more swift in serving customer needs and complaints, and to maintain consistency in terms of serving customers well. Because customers are a source of income for the company, serving customers well must be a commitment from the company to its customers

2. Viewed from Customer Trust

Mandiri Supermarket Griya Medan to continue to firmly hold its responsibilities to its customers to continue to serve customers well, such as being more thorough and more routine in checking the products that will be displayed in its outlets so that consumers are not disappointed and have more confidence that the products offered at Mandiri Supermarket Griya Medan, it is definitely safe and guaranteed quality.

3. Viewed from Customer Satisfaction

Mandiri Supermarket Griya Medan to further complement the daily necessities products offered, so that they can become one stop shopping for their customers. So customers no longer need to shop at other supermarkets to buy their needs.

4. Viewed from Customer Loyalty

In order for Mandiri Supermarket Griya Medan's customer loyalty to always increase and not decrease, Mandiri Supermarket Griya Medan must pay attention to and maintain the quality of its services consistently and optimally as well.

To the next researcher

This study uses two independent variables, namely Service Quality and Customer Trust to measure Customer Loyalty through Customer Satisfaction at Mandiri Supermarket Griya Medan. So that future researchers are expected to be able to examine outside of this research variable so that the research results obtained are more varied and relevant.

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