

## EFFECT OF SERVICE MARKETING MIX AND SERVICE QUALITY THROUGH CUSTOMER SATISFACTION ON CUSTOMER LOYALTY IN BANK BTPN ZAINUL ARIFIN MEDAN

Indah Ardhina Oktaria<sup>1</sup>, Endang Sulistya Rini<sup>2</sup>, Paham Ginting<sup>3</sup>

<sup>1,2,3</sup>

Department of Management Science, Universitas Sumatera Utara, Medan

E-mail: [Indah.Ardina@gmail.com](mailto:Indah.Ardina@gmail.com)

### Abstract

*Banks as financial institutions are businesses that are exposed to many problems and are not even discussed and studied endlessly on various occasions. The ups and downs and ups and downs of the banking business in Indonesia have a direct effect on all business sectors wherever and whenever. PT Bank Tabungan Pensiunan Nasional, Tbk is a company engaged in the banking sector, which was founded in 1958, and is headquartered in Jakarta Customer loyalty in this study is influenced by the service marketing mix where there are still a lack of aspects of the service marketing mix so that customers switch to other banks, as well as service quality which is still considered not good in terms of service to customers so that this also affects customer satisfaction so that it is necessary to examine based on the variables that have been described. The purpose of this study was to analyze the influence of service marketing mix and service quality through customer satisfaction on customer loyalty at PT. Bank BTPN Tbk Zainul Arifin Medan Branch. This type of research is associative research and the population in this study is PT. Bank BTPN Medan branch of Zainul Arifin as many as 63,276 customers, with a total sample of 397 customers. The sampling method used is purposive sampling. Data analysis was carried out through PLS-SEM using the SmartPLS program. The results showed that the service marketing mix, service quality and customer satisfaction had a positive and significant effect on customer loyalty at PT. Bank BTPN Medan branch of Zainul Arifin. then indirectly service marketing mix has a positive and significant effect on customer loyalty through customer satisfaction and service quality through customer satisfaction has a positive and significant effect on customer loyalty at PT. Bank BTPN Medan branch of Zainul Arifin.*

**Keywords :** *Service Marketing Mix, Service Quality, Customer Satisfaction, Customer Loyalty*

### 1. INTRODUCTION

Banks as financial institutions are businesses that are exposed to many problems and are not even discussed and studied endlessly on various occasions. The ups and downs and ups and downs of the banking business in Indonesia have a direct effect on all business sectors anywhere and anytime because almost no business activity is unrelated to and involves banking, especially for countries that adhere to an open economic system. Banks as financial institutions play an important role for the smooth running of the economy of a nation. With the increasing smoothness of the economy, there will also be more public demand for banking financial institutions. In Indonesia, it is known that the first place is occupied by Bank BCA as the best bank in Indonesia, Bank BTPN itself is still ranked 10th according to Forbes magazine. PT Bank Tabungan Pensiunan Nasional, Tbk is a company engaged in the banking sector, which was founded in 1958, and has its head office in Jakarta (formerly in Bandung). PT National Pension Savings Bank, Tbk has branches in 263 cities throughout Indonesia..

In North Sumatra, Bank BTPN also has branch offices spread across several places. One of its main branch offices is on Jalan KH. Zainul Arifin. This branch office is one of the largest and has a strategic location in the city center. Bank BTPN itself has the same duties as other banks. It is known that the number of customers from PT Bank BTPN Zainul Arifin branch experienced the highest increase in 2019, this has made Bank BTPN increase because Bank BTPN released their new product, namely Jenius, which is a medium for transactions and also manages finances in a

mobile app. This increase has made many customers interested, especially with the many attractive offers provided. However, the decline occurred in 2020 when Indonesia had to face the Covid-19 pandemic outbreak, so the government made work from home regulations. This keeps people from leaving their homes and all transaction activities through banks are reduced. However, in 2021 there has been an increase in customers making transactions at the BTPN Zainul Arifin branch, but not as much as in 2019. There are still many things that are the job of Bank BTPN to make customers loyal in using Bank BTPN services.

In the banking industry, customer loyalty is a very important factor in business survival and the development of a competitive environment (Bilika et al., 2016). Loyal customers will tend to use the services of the bank, and will not choose other banks, will not try new products from competing banks, and will encourage other people to become customers (Suwono and Sihombing, 2016). Customer satisfaction is very important for a company, which in this study is a company engaged in banking services, where good service plays a major role in providing satisfaction to its customers. With this service it will bring up a level of customer satisfaction, both positive satisfaction and negative satisfaction. Another factor that influences customer loyalty is service quality. Service is an important process in increasing company value for customers so that many companies make service culture a standard for the attitude of people in the company. Quality leads the company to market expansion and increase in market share. There are several research gaps from previous studies such as the research conducted by Naibaho (2019) where it is said that the service marketing mix (marketing mix) has a significant effect on customer satisfaction, but research conducted by Haryanti and Hastuti (2019) where the service marketing mix is consisting of product, price, location and promotion have no significant effect on customer satisfaction. Panjaitan et al (2016) where it is known that service quality has a positive and significant effect on satisfaction, but these results are different from research conducted by Lubis (2017) where service quality has a positive but not significant effect on satisfaction

The importance of customer loyalty in marketing is unquestionable. Marketers really hope to retain their customers in the long term, even if possible forever. This venture will bring great success in the long run. Loyal customers have a lower tendency to switch (switch brands), becoming strong word of mouth (Aggarwal, 2019). A loyal customer will reduce the effort to find new customers, providing positive feedback to the organization. In addition, there is a strong belief that loyalty has a relationship with profitability (Schirmer, 2018; Tseng, 2019 and Wu, 2019).

## **2. LITERATURE REVIEW**

### **Service Marketing Mix**

Marketing mix is the controllable set of tactical marketing tools that a company blends to produce the response it wants in target markets. The marketing mix consists of four components, usually referred to as the 4Ps, namely product, price, place and promotion (Firmansyah, 2020). However, because marketing is not an exact science, now the marketing mix has developed according to market conditions to become 7P where the next 3P are process, people and physical evidence. From the opinions of the experts above, it can be concluded that the marketing mix or marketing mix is a set of tools used by companies to produce the response they want in the target market which consists of seven elements, namely: product, price, place, promotion, process, people, and physical evidence.

### **Service Quality**

Quality is a very important thing to pay attention to by banking service companies in facing a highly competitive competitive situation. The quality of service provided by service companies must be maintained in order to provide the best to customers so that trust will arise in customers. Tjiptono (2019) argues that quality is a dynamic condition related to products, services, people, processes and the environment that meet or exceed expectations. Meanwhile, according to Kotler (2012), service quality is the overall characteristics of a product or service that affect its ability to

meet stated or unstated client needs and desires. And according to other experts such as Rusydi (2017) service quality is the level of excellence expected and control over that level of excellence to satisfy consumers. Service quality in this sense explains that what is highly valued by consumers is judged by how the company provides the best service to its customers, because with this service a consumer can assess and give satisfaction to survive or look for something even better.

### Customer Satisfaction

Customer satisfaction is the feeling of pleasure felt by a person or legal entity that has an account at a bank that arises after comparing the expected results. To increase customer satisfaction, there is no other choice but to increase the professionalism of human resources, as the main capital for customer service, and to continuously strive to carry out various service efficiencies and differentiations that can increase output. For this reason, PT. Bank BTPN Tbk Zainul Arifin Medan Branch is required to continue to recognize and respond to various external factors that need to be considered in an effort to improve the quality of the company.

### Customer Loyalty

According to Kotler and Keller (2016) the definition of customer loyalty is as follows: "A deeply held commitment to rebuy or repatronize a preferred product or service in the future despite situational influences and marketing efforts having the potential to cause switching behavior". Furthermore, in line with the previous definition, Lovelock, et al. (2010) translated by Dian Wulandari & Devri Barnadi P. put forward the definition of loyalty as follows: "Loyalty is used in a business context, to describe the willingness of customers to always use the company's products in the long term, especially when using them exclusively, and recommending products that are company products to friends and colleagues."

This definition is in line with the definition of customer loyalty put forward by Yi in the journal Iddrisu, Nooni, Fianko and Mensah (2015), which is as follows: "Customer loyalty can be defined in two distinct ways. First, loyalty is attitude. Different feelings create an individual's overall attachment to a product, service, or organization. These feelings define the individual's (purely cognitive) degree of loyalty. The second definition of loyalty is behavior. Examples of loyalty behavior include continuing to purchase services from the same supplier, increasing the scale and or scope of relationship, or the act of recommendation."

Customer loyalty is an important thing that must be maintained by the company for the sustainability of the company and can improve good relations between service providers and their customers. Loyal customers will benefit the company because loyal customers can indirectly contribute to the services they have experienced for their families or colleagues. Loyal customers will always use the services of these companies and are reluctant to use the services of other banks. the professionalism of human resources, as the main capital for customer service, and to continuously strive to carry out various service efficiencies and differentiations that can increase output. For this reason, PT. Bank BTPN Tbk Zainul Arifin Medan Branch is required to continue to recognize and respond to various external factors that need to be considered in an effort to improve the quality of the company.

### 3. RESEARCH METHOD

This type of research uses a quantitative approach. The nature of this research is associative research, where associative research is a research question that asks the relationship between two or more variables (Sugiyono, 2018). The variables linked in this study are service marketing mix and service quality to customer loyalty with the intervening variable customer satisfaction. This research was conducted at PT. Bank BTPN Medan branch of Zainul Arifin. The population in this study are customers who have savings and deposits at PT. Bank BTPN Medan Zainul Arifin branch, namely 63,276 customers. By using the Slovin formula, the number of samples in the study

was obtained as many as 397 respondents. Data analysis in this study used the Structural Equation Model (SEM-PLS) analysis

#### 4. RESULT AND DISCUSSION

##### Result

##### Data Analyst Result

**Table 1** Direct and Indirect Effect

	Original Sample (O)	P Values	Description
Services Marketing Mix > Customer Satisfaction	0,526	0,000	Accepted
Services Marketing Mix > Customer Loyalty	0,546	0,000	Accepted
Customer Satisfaction > Customer Loyalty	0,213	0,000	Accepted
Service Quality > Customer Satisfaction	0,396	0,000	Accepted
Service Quality > Customer Loyalty	0,626	0,000	Accepted
Services Marketing Mix > Customer Satisfaction > Customer Loyalty	0,112	0,000	Accepted
Service Quality > Customer Satisfaction > Customer Loyalty	0,084	0,000	Accepted

##### Discussion

##### The Effect of Service Marketing Mix on Customer Loyalty

Table 1 explains that the influence of the Service Marketing Mix on Customer Loyalty ( $p = 0.000 < 0.05$ ), it can be concluded that the Service Marketing Mix has a positive and significant effect on Customer Loyalty. In this study, it can be concluded that factors such as the ease of accessing mobile banking applications, the ease of purchasing products, adequate parking facilities, satisfying service and the provision of cashback by Bank BTPN to customers have a positive influence on customer loyalty. Customers feel well served and get additional benefits that make them more motivated to continue using Bank BTPN's services. As a bank, it is important for Bank BTPN to continue to maintain and improve these factors in order to strengthen customer loyalty and maintain a good position in the banking competition.

The results of this study are in line with research conducted by Nafisah (2014) which shows that: the service marketing mix that has a positive and significant effect on customer satisfaction and loyalty is product and place. Products have the biggest contribution to consumer satisfaction and loyalty. Siamese orange consumer satisfaction in modern retail has a positive relationship and influence on consumer loyalty.

##### The Effect of Service Quality on Customer Loyalty

Table 1 explains that the effect of Service Quality on Customer Loyalty ( $p = 0.000 < 0.05$ ), it can be concluded that Service Quality has a positive and significant effect on Customer Loyalty. The results of this study are in line with research conducted by Silaban (2015) showing that service quality has a positive effect on customer satisfaction of KSP Rentha Jaya Purwakarta with a contribution of 29.1%, 2) satisfaction has a positive effect on customer loyalty of KSP Rentha Jaya Purwakarta with a positive contribution given by 58.2%, while the other 41.8% is the contribution of other variables not examined.

##### The Effect of Customer Satisfaction on Customer Loyalty

Table 1 explains that the effect of Customer Satisfaction on Customer Loyalty ( $p = 0.000 < 0.05$ ) can be concluded that Customer Satisfaction has a positive and significant effect on Customer Loyalty. Consumer satisfaction is a person's feeling of pleasure or disappointment that arises after comparing the expected performance or results. Then according to Tjiptono (2012) customer satisfaction is a person's feelings of pleasure or disappointment that arise after comparing perceptions of the performance (results) of a product with their expectations.

The results of this study are in line with research conducted by Seravine (2016) showing that customer satisfaction can mediate in a full mediated manner the effect of service quality and complaints on customer loyalty. Customer satisfaction is something that really needs to be considered in order to create loyal customers. When a repair shop customer is satisfied, it shows that there is good service quality which will form customer loyalty at the Nasmoco Solo Baru workshop

### **The Effect of Service Marketing Mix on Customer Satisfaction**

Table 1 explains that the effect of the Service Marketing Mix on Customer Satisfaction ( $p = 0.000 < 0.05$ ), it can be concluded that the Service Marketing Mix has a positive and significant effect on Customer Satisfaction. The results of this study are in line with research conducted by Gultom (2014) which shows that the marketing mix of services (products, tuition fees, places, processes, people, physical evidence) has an effect on student satisfaction. Service Quality (Direct Evidence, Reliability, Responsiveness, Assurance, and Empathy) influences student satisfaction. Services marketing mix (Products, Tuition Fees, Place, Process, People, Physical Evidence) and Service Quality (Direct Evidence, Reliability, Responsiveness, Assurance, and Empathy) effect on student satisfaction.

### **The Effect of Service Quality on Customer Satisfaction**

Table 1 explains that the effect of Service Quality on Customer Satisfaction ( $p = 0.000 < 0.05$ ), it can be concluded that Service Quality has a positive and significant effect on Customer Satisfaction. This can mean that service will make a product more valuable with added value in the form of good service. Service quality has "influence or a close relationship with customer satisfaction. Service is the main factor for a customer to establish a close relationship. Service is an activity carried out for the benefit of others, and not just intending to serve but to build a long-term cooperation with the principle of mutual benefit. In developing a business, service is a requirement that should always be maintained and improved. The results of this study are in line with research by Agus (2018) The Effect of Service Quality on Customer Satisfaction of PT Bank Mandiri Persero Tbk Branch with the results showing that the service quality variable has a positive and significant effect on customer satisfaction. This proves that service quality has a fairly strong influence in increasing customer satisfaction.

### **The Effect of Service Marketing Mix on Customer Loyalty through Customer Satisfaction**

Table 1 explains that the influence of the Service Marketing Mix on Customer Loyalty through Customer Satisfaction ( $p = 0.000 < 0.05$ ) it can be concluded that the Service Marketing Mix has a positive and significant effect on Customer Loyalty through Customer Satisfaction. Logically, customers who show loyal attitudes towards one of the products, prices, promotions, places are not necessarily satisfied. Most customers who feel loyal in the end in a certain event have felt dissatisfaction. In other words, loyalty can build a feeling of satisfaction or dissatisfaction with a company's service marketing mix. If a customer who has shown loyalty in the end does not feel satisfied anymore, then the customer will give a negative response and action on the marketing mix of his services. Thus, "loyalty can lead to satisfied and dissatisfied attitudes." Furthermore, if the satisfied attitude felt by the customer can be found in all elements of the service marketing mix, then this will provide positive feedback to remain loyal. The results of this study are in line with research conducted by Gultom (2014) which shows that the service marketing mix influences student satisfaction. Service Quality affects student satisfaction. Service marketing mix and service quality affect student satisfaction.

**The Effect of Service Quality on Customer Loyalty through Customer Satisfaction**

Table 1 explains that the effect of Service Quality on Customer Loyalty through Customer Satisfaction ( $p = 0.000 < 0.05$ ) it can be concluded that the Service Marketing Mix has a positive and significant effect on Customer Loyalty through Customer Satisfaction. Indah Dwi Kurniasih's research (2012) shows that service quality variables have a positive and significant influence on customer loyalty.

**5. CONCLUSION**

Based on the analysis and discussion several conclusions and suggestions can be drawn as follows:

1. Service Marketing Mix has a positive and significant effect on Customer Loyalty of PT. Bank BTPN Medan Zainul Arifin branch
2. Service Quality has a positive and significant effect on Customer Loyalty of PT. Bank BTPN Medan Zainul Arifin branch
3. Customer Satisfaction has a positive and significant effect on Customer Loyalty of PT. Bank BTPN Medan Zainul Arifin branch.
4. Service Marketing Mix has a positive and significant effect on Customer Satisfaction of PT. Bank BTPN Medan Zainul Arifin branch
5. Service Quality has a positive and significant effect on Customer Satisfaction of PT. Bank BTPN Medan Zainul Arifin branch.
6. Service Marketing Mix has a positive and significant effect on Customer Loyalty through Customer Satisfaction of PT. Bank BTPN Medan Zainul Arifin branch.
7. Service Quality has a positive and significant effect on Customer Loyalty through Customer Satisfaction of PT. Bank BTPN Medan Zainul Arifin branch.

## REFERENCES

- Abdurrahman, Nana Herdiana. 2015. *Manajemen Strategi Pemasaran*. Bandung: CV. Pustaka Setia
- Afthanorhan, A., Awang, Z., Rashid, N., Foziah, H., & Ghazali, P. (2019). Assessing the effects of service quality on customer satisfaction. *Management Science Letters*, 9(1), 13-24.
- Aggarwal, V. (2019). An empirical study on factors affecting service quality perceptions and its impact on customer satisfaction in home finance companies. *Asian Journal of Multidimensional Research (AJMR)*, 8(1), 106-114.
- Aghaei, A., Mostafapour, M., Rezaei, H., 2013. Investigating the Relationship Between Service Quality and Customer Loyalty: A Case Study of Banking Industry. *Management Science Letters*. Vol 3, 2147–2154.
- Ali, Hasan. 2013. *Marketing dan Kasus - kasus Pilihan*. Yogyakarta: CAPS (Center For Academic Publishing Service)
- Barati, M., Jafari, D., Moghaddam, S.S., 2016. Investigating the Effect of Types of Relationship Marketing in Customer Loyalty by using Structural. Equation Modeling (SEM) (Case Study Mellat Bank Branches of Tehran. *International Journal of Humanities and Cultural Studies (IJHCS)*. Vol. 2
- Bilika, F., Safari, M., Mansori, S., 2016. Service Quality and Customer Satisfaction in Mozambique Banking System. *Journal of Marketing Management and Consumer Behavior*. Vol. 1.
- Bolang, V.R., Masie, J.D.D., Soegoto, A.S., 2015. Peran Pelayanan Teller dan Costumer Service Terhadap Kepuasan Pelanggan pada Bank BRI Unit Karombasan Cabang manado. *Jurnal Riset ekonomi, Manajemen Riset Ekonomi, Manajemen Bisnis dan Akuntansi*. Vol. 3.
- Budianto, A. (2019). Customer Loyalty: Quality of Service. *Journal of Management Review*, 3(1), 299-305.
- Carranza, R., Diaz, E., Martin, D., and Consuegra. 2018. The Influence of Quality on Daryanto dan Setyobudi, I. 2014. *Konsumen dan Pelayanan Prima*. Yogyakarta: Gava Media
- Dayasari, Fitriani dan Hasan (2012) Pengaruh Bauran Pemasaran Jasa Terhadap Loyalitas Nasabah pada PT. Bank Rakyat Indonesia (Persero) Tbk, Cabang Achmad Yani Makassar. Skripsi: Jurusan Manajemen Program Studi S1 Ekonomi Bisnis Sekolah Universitas Hasanuddin Makassar.
- Derakhshanfar, R., Hasanzadeh, M., 2016. The impact of customer experience and satisfaction on loyalty and word of mouth advertising in a Samen credit institution of Rasht. *Internasional Journal of Humanities and Cultural Studies*. Vol. 1, 1398–1406.
- Devia, A., N., Aisjah, S., and Puspaningrum, A. 2018. The Influence of Brand Experience and Service Quality to Customer loyalty Mediated by Customer Satisfaction in Starbucks Coffee Malang. *Management and Economics Journal*, Vol. 2, No. 2, 161-170
- Dube, D. and Chari, M. (2019), “The challenges and prospects of the banking sector in Zimbabwe”, *International Journal of Banking Studies*, Vol. 2 No. 1, pp. 1-14.
- Efriyanti, F., Rahman, F., 2016. The Influence of Quality Products and Quality of Customer Loyalty in Cigarette Class Mild (Case Studies in PT.Niaga Nusaaba di Bandar Lampung). *International Conference On Law, Business and Governance (Icon-LBG)*.
- Fatihudin, Didin dan Firmansyah M. Anang. (2019). *Pemasaran Jasa (Strategi, Mengukur Kepuasan, dan Loyalitas Pelanggan)*. Surabaya: CV. Budi Utama.
- Ghozali, Imam. 2013. *Aplikasi Analisis Multivariate Dengan Program SPSS*. Semarang: Universitas Diponegoro
- Griffin, EM. 2012. *A First Look at Communication Theory: Eight Edition*. Mc Graw Hill. New York
- Hidayat, A., Adanti, A.P., Darmawan, A., dan Setyaning, A., N., A. 2019. Factors Influencing Indonesian Customer Satisfaction and Customer Loyalty in Local Fast Food Restaurant. *International Journal of Marketing Studies*, Vol. 11, No. 3, PP 131-139
- Justin Paul, Arun Mittal, Garima Srivastav, 2016. Impact of service quality on customer satisfaction in private and public sector banks. *Inernasional Journal of Bank Marketing*. Vol. 34, 606–622.
- Karim, R. A. (2019). Influence of Service Quality on Customer Satisfaction and Customer Loyalty in the Private Banking Sector of Bangladesh: A PLS Approach. *Journal of Marketing and Information System*. 1(3), 8-17.
- Khan dan Rahman, Z. 2015. Brand Experience Anatomu in Retailing: An Interpretive Structural Modeling Approach. *Journal of Retailing and Consumer Service*, 24, 60-69
- Khan, M.M., Jabeen, S., 2016. Firm's Willingness To Cannibalize On Brand Loyalty With Customer Satisfaction As Moderating Variable. *Pakistan Business Review*. Vol. 18, 424–450.
- Kotler, Philip and Gary Armstrong. 2015. *Marketing an Introducing* Prentice Hall twelfth edition, England : Pearson Education, Inc

*EFFECT OF SERVICE MARKETING MIX AND SERVICE QUALITY THROUGH CUSTOMER SATISFACTION ON CUSTOMER LOYALTY IN BANK BTPN ZAINUL ARIFIN MEDAN*

*Indah Ardhina Oktaria, Endang Sulistya Rini . Paham Ginting*

- Kotler, Philip and Keller Kevin Lane. 2016. *Marketing Management*. New Jearsey: Pearson.
- Kuntari, B.D., Kumadji, S., Hidayat, K., 2016. Pengaruh Kualitas Pelayanan Terhadap Kepuasan dan Loyalitas Pelanggan (Survei Pada Pelanggan Bengkel PT Astra International Tbk – Daihatsu Malang). *Jurnal Administrasi Bisnis*. Vol. 36, 196–202.
- Lovelock, Christopher, Jochen Wirtz, and Jacky Mussry 2011. *Pemasaran Jasa*. edisi 7. Jakarta : Erlangga
- Lupiyoadi, Rambat. (2013). *Manajemen Pemasaran Jasa Berbasis Kompetensi*. Edisi 3. Jakarta: Selemba Empat.
- Mahalakshmi, M.K.R., Kalaiyarasi, P., 2016. A Study on Use of Mobile Banking and Customer Satisfaction with Special Reference to Trichy Region. *Imperial Journal of Interdisciplinary Research*. Vol.2
- Mainardes, E.W. and Freitas, N.P.d. (2023), "The effects of perceived value dimensions on customer satisfaction and loyalty: a comparison between traditional banks and fintechs", *International Journal of Bank Marketing*, Vol. 41 No. 3, pp. 641-662. <https://doi.org/10.1108/IJBM-10-2022-0437>
- Maizura, I.,A.,R., Juraij, M.,A.,R., Noraini, B.,M.,Y.,and Shaari, M., S. 2015. The Impact of Service Quality and Customer Satisfaction on Customer's Loyalty: Evidance From Fast Food Restaurant of Malaysia. *International Journal of Information, Business and Management*, Vol. 7, No.4, pp 201-259
- Makudza, F. (2021), "Augmenting customer loyalty through customer experience management in the banking industry", *Journal of Asian Business and Economic Studies*, Vol. 28 No. 3, pp. 191-203. <https://doi.org/10.1108/JABES-01-2020-0007>
- Molle, M., A., Mandey, S., L., dan Kojo, C.2019.Pengaruh Kepuasan Konsumen Terhadap Loyalitas Konsumen Pada Royal's Resto and Function Hall di Kota Ternate. *Jurnal EMBA*. Vol.7, No.1 , 871-880
- Narteh, B. 2015. Perceived Service Quality and Satisfaction of Self Service Technology. *International Journal of Quality and Reliability Management*, 32,4 361-380
- Naufal, M., Z.,dan Afandi , Y. 2017 Pengaruh Kualitas Produk dan Kepercayaan Konsumen Terhadap Loyalitas Konsumen Pada Toko Roti SW Malang. *Jurnal Aplikasi Bisnis* , Vol. 3, No.1, pp 207-212
- Pramita, C.D., 2015. Pengaruh Servicescape (Lingkungan Layanan) Terhadap Kepuasan dan Dampaknya pada Loyalitas Nasabah (Survei Pada Nasabah Tabungan Simpeda Pt. Bank Pembangunan Jawa Timur Tbk. Kantor Cabang Kediri). *Jurnal Administrasi Bisnis*. Vol. 26.
- Priansa, Donni Juni. 2017. *Perilaku Konsumen: Dalam Persaingan Bisnis Kontemporer*. Bandung: CV Alfabeta
- Quoquab ,F., Zulaika, N., S., Mand Mohammad, J. 2019. Driving Customer Loyalty in The Malaysian Fast Food Industry. The Role of Halal Logo, Trust and Perceived Reputation. *Journal of Islamic Marketing* , Vol. 11 No. 6, pp. 1367-1387
- Ristyanadi, B., dan Dwi Jayanti, Y., R.2018. Pengaruh Citra Merek dan Kepuasan Pelanggan Terhadap Loyalitas Konsumen (Studi Kasus Perilaku Konsumen Toko Roti Lyly Bakery). *Jurnal Penelitian Ilmu Manajemen* ,Vol.3, No. 2
- Sahin A.,Zehir C.,Kitapci H. 2011.The effects of brand experience, trust, and satisfaction on building brand loyalty; An empirical research on global brands. *Journal of marketing*, Vol.24, p.1288-1301
- Schirmer, N., Ringle, C. M., Gudergan, S. P., & Feistel, M. S. (2018). The link between customer satisfaction and loyalty: The moderating role of customer characteristics. *Journal of Strategic Marketing*, 26(4), 298-317.
- Sefesiyani, A., 2015. Pengaruh Relationship Marketing (Pemasaran Relasional) Terhadap Kepuasan Nasabah Serta Dampaknya Pada Loyalitas Nasabah (Survei pada Nasabah Tabungan Bank Central Asia Kantor Cabang Pembantu Dinoyo Kota Malang). *Jurnal Administrasi Bisnis*. Vol. 28.
- Shandy, A., R., dan Iskandar, D., A .2013. Pengaruh Brand Experience dan Kepuasan Sebagai Intervening Terhadap Loyalitas Konsumen Starbucks.Ultima Management.Vol 5. No.1, 12-26
- Simamora, Henry. 2014. *Manajemen Pemasaran*. Jakarta : Bina Aksara.
- Srivastava, M., & Kaul, D. (2016). Exploring the link between customer experience– loyalty–consumer spend. *Journal of Retailing and Consumer Services*, 31, 277-286.
- Sugiyono.2018. *Metode Penelitian Kuantitatif ,Kualitatif, dan R&D*. Bandung:Alfabeta
- Suwono, L.V., Sihombing, S.O., 2016. Factors Affecting Customer Loyalty of Fitness Centers: An Empirical Study. *Jurnal Dinamika Manajemen*. Vol. 7, 45–55.



- Syaifuddin, 2016. Pengaruh Kualitas Layanan Terhadap Loyalitas Melalui Kepuasan Pelanggan Sebagai Variabel Intervening (Studi kasus : Kereta Jenggala jurusan Mojokerto-Sidoarjo). Program studi manajemen, Universitas Narotama.
- Taghipourian, M.J., Bakhsh, M.M., 2016. Brand Attachment on Service Loyalty in Banking Sector. *Internasional Journal Marketing Studies*. Vol. 8, 146.
- Tangkuman, M., J., Massie, J., D., D., and Mangantar, M., M. 2020. The Effect Of Experiential Marketing and Customer Satisfaction on Customer Loyalty at MCDONALD'S Manado. *Jurnal EMBA*, Vol 8. No. 4, 203 - 211
- Teimouri, H., Fanae, N., Jenab, K., Khoury, S., Moslehpour, S., 2016. Studying the Relationship between Brand Personality and Customer Loyalty: A Case Study of Samsung Mobile Phone. *International Journal of Business and Management*. Vol. 11, 1.
- Tjiptono, F. 2016. *Service, Quality & satisfaction*. Yogyakarta: Andi.
- Tseng, L. M. (2019). How customer orientation leads to customer satisfaction: mediating mechanisms of service workers' etiquette and creativity. *International Journal of Bank Marketing*, 37(1), 210-225.
- Wicaksono, B.S., 2015. Pengaruh Self-Service Tehnologi Terhadap Kepercayaan, Kepuasan Nasabah, dan Loyalitas Nasabah (Survei Pada Nasabah Pt. Bank Rakyat Indonesia (Persero) Tbk. Kantor Cabang Malang Kawi Kanwil Malang). *Jurnal Administrasi Bisnis*. Vol. 25
- Wu, H.-C., Cheng, C.-C. and Hussein, A.S. (2019), "What drives experiential loyalty towards the banks? The case of Islamic banks in Indonesia", *International Journal of Bank Marketing*, Vol. 37 No. 2, pp. 595-620. <https://doi.org/10.1108/IJBM-04-2018-0101>
- Wu, Y. L., & Li, E. Y. (2019). Marketing mix, customer value, and customer loyalty in social commerce: A stimulus-organism-response perspective. *Internet Research*, 28(1), 74-104.
- Zameer, H., Wang, Y., Yasmeen, H., & Ahmed, W. (2019). Modeling the Role of Service Quality, Customer Satisfaction and Customer Loyalty in Building Service Brand Equity. *International Journal of Asian Business and Information Management (IJABIM)*, 10(2), 55-72.