

Measuring Customer Loyalty and Satisfaction of Bank Bantul Using CRM and Service Quality

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ABSTRACT

This study aims to analyze and describe the effects of the service quality and customer relationship management at PD BPR Bank Bantul on the customer satisfaction and loyalty. The object of this study is PD BPR Bank Bantul, while the subjects of the study are customers taking the SMEs credit offered by the Bank. Method of analysis used in this study was Structural Equation Modelling (SEM) with the help of the AMOS program. The number of respondents was 170, taken using purposive sampling. The criteria for the sampling are as follows: the respondents are taking the SME's credit at PD BPR Bank Bantul, residents in Bantul Regency, who are individual customers, who have been 2 years or more customer and have done 2 or more credit transactions. Data was collected through questionnaires distributed directly to the respondents and through the google form. Based on the results of the analysis, show that service quality has no significant effect on customer satisfaction, customer relationship management has a positive and significant effect on customer satisfaction, service quality has no a positive and significant effect on customer loyalty, customer relationship management has a positive and significant effect on customer loyalty and customer satisfaction has a positive and significant effect on customer loyalty. In conclusion this study accepts 3 hypotheses and rejects 2 hypotheses.

Keywords: Service Quality; Customer Relationship Management; Customer Satisfaction; Customer Loyalty.



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INTRODUCTION

Business competition in the financial industry is now getting stronger, the issue of bank competitiveness is the main topic in the financial services industry. Bank Perkreditan Rakyat (BPR) must compete with various other financial institutions that also have the same target community, especially Micro, Small and Medium Enterprises (SMEs). These financial institutions include Micro Finance Institutions (LKM), Rural Credit Business Entity (BUKP), Cooperatives, Baitul Maal Wat Tamwil (BMT), Credit Union (CU), Financial Technology (Fintech) and Commercial Banks operating in the Special Region of Yogyakarta (DIY). Financial institutions that are competitors to BPRs have diverse advantages, both in terms of capital, efficiency, technological mastery, and additional support from the government, thus providing strong pressure on the existence of BPRs. The current market and target markets are getting tighter. The public is interested in being interested in simple, easy and diverse banking services. The government policy on interest subsidies through the People's Business Credit (KUR) program by designated Commercial Banks has a great interest in marketing BPR specifically in the SMEs credit sector. The level of competition is

tighter and the market is getting tougher, then BPR must work harder in winning the competition.

Marketing strategies must be developed for the better. According to the American Marketing Association (AMA) in Kotler and Keller (2016), it explains that marketing is an organizational function and a series of processes to create, communicate, and provide value to customers and to manage customer relationships in ways that benefit the organization and stakeholders.

According to Kotler and Keller (2016), consumer behavior is a complex psychological response to how individuals, groups and organizations determine the decision making process in purchasing products to meet their needs and satisfy their desires. BPR can serve the needs and desires of customers appropriately and with higher quality if they are able to understand customer behavior appropriately. A good understanding will form a common response between the industry and its customers. This will affect the preparation of appropriate marketing strategies and programs.

According to Wahjono (2010), changes in consumer behavior that are dynamic and want to be faster and highly respect the time will affect industry competition in the service sector. The banking industry if it wants to survive and develop must be able to adjust to the changes that continue to occur. The emergence of this technology has changed the process of retail banking consumption as a public interaction in providing services. Many people are given the convenience of utilizing banking products and non-bank financial services. According to Felix (2017) the banking industry must improve the quality of its services so that customer satisfaction also increases. This improvement can be done by increasing the competence and consistency of employees and company management in handling customer complaints. Something that is quality will be a motivation for customers to build strong bond relationships and for a long time.

Kotler and Keller (2016) state that Customer relationship management or often referred to as customer relationship management is a series of processes managing detailed information about individual customers and all customer “points of contact” to maximize customer loyalty. Long-term bonds with customers are an investment for BPRs, as well as to create competitive advantage (Roberts, et al, 2003). According to Segoro, W. (2013), customer loyalty can be obtained when the organization or industry is able to realize customer satisfaction. Organizations or industries that provide high quality services will cause customers to feel satisfied. High-quality services can be obtained if the banking organization or industry is able to manage tangible and intangible resources properly.

Bank Perkreditan Rakyat Bank Bantul (PD BPR Bank Bantul) is one of the Regional Companies owned by the Government of Bantul Regency which is engaged in banking, which carries out the intermediation function. The purpose of the PD BPR Bank Bantul is to encourage economic growth and regional development in all fields and become one of the sources of genuine regional income in order to improve people's lives through banking services.

The Bank Bantul PD BPR Annual Report in 2018 provides information that there has been a decline in the number of SMEs credit customers from 2014 to 2018. However, the opposite is true for the SMEs industry. Based on information from the Local Government Work Plan (RKPD) of Bantul Regency 2019, the development of UMKM in Bantul Regency

shows a positive thing for increasing economic activity. In 2017 the number of micro, small and medium enterprises in Bantul Regency reached 46,378 units, an increase of 0.43% compared to 2016. From the problems above, researchers are interested in researching the quality of service and customer relationship management in the banking industry, especially PD BPR Bank Bantul. Researchers associate the two with customer satisfaction and loyalty.

LITERATURE REVIEW

Service Quality

The goal of every business is to create satisfied customers. These goals can be achieved by providing quality services. For customers, the expected service is economically profitable and has procedural benefits. Superior and consistent service quality can grow customer satisfaction and will provide various benefits. Kotler and Keller (2016), states that service quality is the overall features and characteristics of a product or service according to its ability to meet the needs expressed or implied. A quality product that is the most economical, always satisfying consumers, as meeting customer needs, free from deficiencies, and achieving constant customer satisfaction (Sashkin, M. and Kiser, K.J., 1993). Parasuraman, et al (1988) states that the quality of services known as SERVQUAL includes five dimensions, namely reliability, responsiveness, assurance, empathy and tangible.

Customer Relationship Management

Kotler and Keller (2016), explained that customer relationship management is the process of managing detailed and thorough information about each customer and appropriately managing customer “touch points” in order to maximize customer loyalty. Some basic customer relationship management that can be applied are: a) identifying prospects and customers; b) differentiate customers based on their needs and their value to the company; c) interact with customers to increase knowledge about their needs and build stronger relationships and; d) modify products, services and messages to each customer. Kotler and Keller (2016) state that the goals of customer relationship management are: a) attracting, retaining and growing customers; b) build loyalty and; c) reduce customer switching.

Customer Satisfaction

Quality is the key to creating value and customer satisfaction. In general, satisfaction is someone's feeling of pleasure or disappointment arising from comparing the perceived performance of the product (or result) against their expectations. Customer-centered companies strive to create high customer satisfaction (Kotler and Keller, 2016). According to Ali H. (2010), customer satisfaction can be measured by performance standards that is, customers will feel very satisfied if the performance is greater than expected, customers will feel satisfied if the performance is the same as expected and customers will feel disappointed if the performance is less than expected. According to Ruswanti (2012) which states that feelings due to the evaluation process about what is received and what is expected including the decision to make a purchase as well as the desires and needs related to the purchase will bring satisfaction to the customer. Ali H (2010) states that a number of service quality attributes that can satisfy customers include timeliness of service, accuracy of service, being

polite and friendly in providing services, customers get a variety of service conveniences, completeness, customers get a variety of service model variations, customers get comfort, personal service and service support.

Customer Loyalty

Pearson in Akbar and Parves (2009) defines loyal customers as a group of customers who side with the company, has a commitment to repurchase the company's products or services, and is also willing to recommend to others. According to Kotler in Sangadji and Sopiah (2013), the relationships will continue if ten principles are based, namely: 1) partnerships based on ethics and integrity, 2) added value in partnerships, 3) mutual trust, 4) openness, 5) active and concrete assistance, 6) actions based on all elements of consumer enthusiasm, 7) focus on unexpected factors, 8) closeness with internal and external customers, 9) fostering relationships and 10) anticipating customer needs and expectations in the future.

Hypothesis Development

Relationship of Service Quality with Customer Satisfaction

High quality service will make customers more satisfied. Studies by Jamaluddin and Ruswanti (2017) in a private hospital in Tangerang Indonesia provide evidence that service quality has a positive effect on customer satisfaction. Mubarok (2016) states that the dimensions of service quality positively affect the satisfaction of debtors. This study was conducted on MSE debtors at PT BTPN Palembang. Chotivanich (2014) also implies that positively improving service quality will affect customer satisfaction. This is the result of research conducted on Thai Airways customers. Based on several previous studies regarding service quality and customer satisfaction, the researchers formulated the hypothesis that service quality has a positive role on customer satisfaction.

Relationship between Customer Relationship Management and Customer Satisfaction

Hassan et al. (2015), conducted a study on the effectiveness of customer relationship management in satisfying customers at a Shell company in Pakistan. The results of the study show that customer relationship management has a significant effect on customer satisfaction and both have a positive relationship. It can be concluded that customer relationship management plays a very important role in increasing market share and increasing productivity. Abbas et al. (2017), conducted a study to investigate the effect of the dimensions of customer relationship management on performance parameters associated with customer outcomes. This research was conducted on business executives from manufacturing and service companies in Pakistan. The results of the study stated that the organization around customer relationship management and the incorporation of customer relationship management-based technology have a positive impact on customer satisfaction. Based on several previous studies on customer relationship management and customer satisfaction, the researchers formulated the hypothesis that customer relationship management has a positive role in customer satisfaction.

Relationship of Service Quality with Customer Loyalty

Zhang and Wei (2018), conducted a study on the impact of service quality on customer loyalty in the Xiamen catering industry, and the results showed that service quality had a positive impact on customer loyalty. Alnaser, F., et al. (2018), has conducted a study to increase customer awareness of banking services by measuring the level of satisfaction and loyalty of Islamic Bank customers in Palestine. The results obtained indicate that service quality has a positive and significant effect on customer loyalty. Muneer et al. (2017), examines the impact of service quality on customer loyalty in the Islamic banking sector in Pakistan by taking a sample of Bank Meezan Lahore customers. The results of this study indicate that service quality has a strong and positive relationship to customer loyalty. Based on several previous studies on service quality and customer loyalty, the researchers formulated the hypothesis that service quality has a positive role on customer loyalty.

Relationship between Customer Relationship Management and Customer Loyalty

Malik (2015), conducted research on the concept of customer relationship management and its effect on customer loyalty in the automotive industry in India. The results reveal that trust as one of the factors of customer relationship management significantly influences customer loyalty. Wali, et al. (2015), conducted a study of the effect of customer relationship management strategies on customer brand commitment and customer loyalty to financial sector brands in Nigeria. This study found that the customer relationship management strategy had a positive impact on customer loyalty to the banking brand. Amir et al. (2014), examined the influence of the use of customer relationship management systems on customer loyalty. This research was conducted to staff and customers of the Ansar Bank branch office in East Azarbaijan. The findings of this study indicate that the use of a customer relationship management system has a positive and significant effect on customer loyalty. Based on several previous studies on customer relationship management and customer loyalty, the researchers formulated the hypothesis that customer relationship management has a positive role in customer loyalty.

Relationship between Customer Satisfaction and Customer Loyalty

Mohsan et al. (2011) has conducted research on the effect of customer satisfaction on customer loyalty in the banking sector in the country of Pakistan revealed that customer satisfaction has a positive relationship with customer loyalty and has a negative relationship with customer intention to switch. Mosahab et al. (2010), states that customer satisfaction plays a role as a mediator in the effect of service quality on customer loyalty. This is the result of research conducted at Sepah Bank of Iran. According to Segoro (2013) who has conducted research on students who subscribe to cellular operators in Bandung, state that customer satisfaction has a direct positive effect on customer loyalty. Based on several previous studies on customer satisfaction and customer loyalty, the researchers formulated the hypothesis that customer satisfaction has a positive role in customer loyalty.

Research Model

This research model refers to the research of Jamaluddin and Ruswanti (2017) who developed a research model about the relationship between service quality, customer

satisfaction and loyalty in the health service industry. The model in this study is used to see the direct effect of each research variable. The models in this study are as follows.

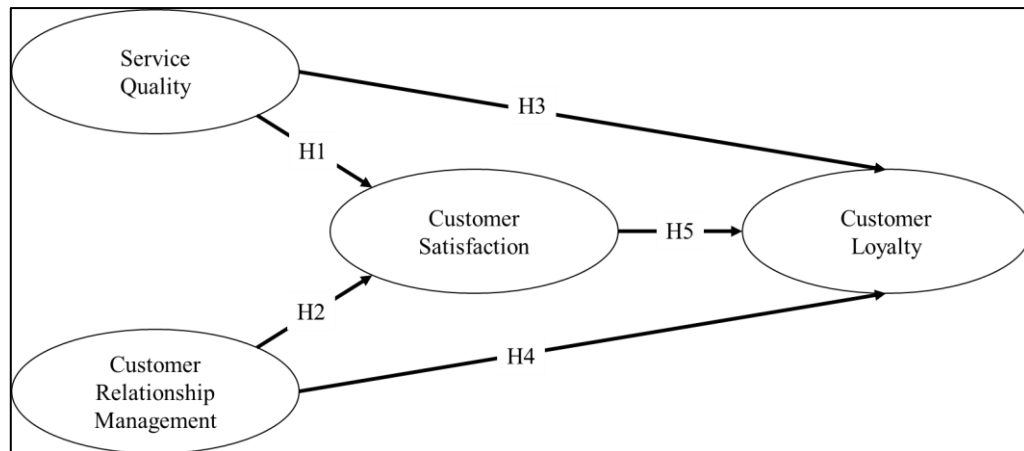


Figure 1. Research Model

RESEARCH METHOD

Data obtained through the distribution of questionnaires with closed questions about PD BPR Bank Bantul. The sample in this study amounted to 170 respondents and the selection of respondents was carried out using a purposive sampling method. Respondents' criteria are UMKM credit customers at PD BPR Bank Bantul, domiciled in the Bantul Regency area and individual SMEs credit customers at PD BPR Bank Bantul. Hypothesis testing is done using SEM with AMOS software. The variables in this study include service quality, customer relationship management, customer satisfaction and customer loyalty. These variables will be measured using a Likert scale on answers to scales 1 to 5. Where from the lowest "strongly disagree" to the highest "strongly agree".

RESULTS AND DISCUSSION

Respondents in this study were classified based on characteristics: gender, age, education, occupation and type of business. These aspects are important things that can be associated with research variables. The characteristics of these respondents were analyzed using descriptive statistics through the SPSS program. The following is the description of respondent data.

From the gender, there were 87 male respondents with a percentage of 51.20% and 82 women with a percentage of 48.80%. The majority of ages are 40-50 years as many as 60 people with a percentage of 35.3%. The majority of education is senior high school as many as 84 people with a percentage of 49.4%. And the majority of respondent business types are trading with a percentage of 46.5%

Based on Confirmatory Factor Analysis, researchers test the validity and reliability of the indicators in the full SEM model. Provisions are valid for an indicator and can still be tolerated if the loading factor is at the value of ≥ 0.50 or ≥ 0.60 (Ghozali, 2014). Test Reliability on this model to measure and reflect the construct, thereby providing a consistent measurement of each item in the instrument. Items are consistently measured using Construct Reliability (CR), with the provision of CR ≥ 0.7 (Ghozali, 2011).

Table 1. Respondents Characteristics

	Characteristics	Frequency	Percentage
Gender	Male	87	51,20%
	Female	83	48,80%
	Total	170	100%
Age	21-30 years old	26	15,3%
	31-40 years old	57	33,5%
	41-50 years old	60	35,3%
	51-60 years old	23	13,5%
	61-70 years old	4	2,4%
	Total	170	100%
Education	Elementary School	8	4,7%
	Junior High School	30	17,6%
	Senior High School	84	49,4%
	Diploma Degree	19	11,2%
	Bachelor Degree	27	15,9%
	Master Degree	2	1,2%
	Total	170	100%
Occupation	Teacher/lecturer	3	1,8%
	Private employess	41	24,1%
	Entrepreneur	94	55,3%
	Students	1	0,6%
	Civil Servant/Police	13	7,6%
	Others	18	10,6%
	Total	170	100%
Business Type	Services	50	29,4%
	Kraft	9	5,3%
	Construction	2	1,2%
	Trading	79	46,5%
	Agriculture	24	14,1%
	Others	6	3,5%
	Total	170	100%

The instrument testing uses a validity test, one indicator has been eliminated because the loading factor value does not meet the provisions. The remaining indicators are 34 with a loading factor above 0.50. This indicates that all indicators are suitable for use. In addition, reliability testing shows that all variables are reliable because they meet the CR criteria. The results of the test can be seen in the table below.

Table 2. Confirmatory Factor Analysis and Construct Reliability Test

Constructs & Indicators	Standardized Loading Factor
Service Quality (CR = 0,956)	
• Tangible (SQ1)	0.603
• Tangible (SQ2)	0.622
• Tangible (SQ3)	0.606
• Tangible (SQ4)	0.629
• Reliability (SQ5)	0.718
• Reliability (SQ6)	0.720
• Reliability (SQ7)	0.767
• Reliability (SQ8)	0.742
• Reliability (SQ9)	0.778
• Responsiveness (SQ10)	0.763
• Responsiveness (SQ11)	0.794
• Responsiveness (SQ12)	0.805
• Responsiveness (SQ13)	0.834
• Assurance (SQ14)	0.697
• Assurance (SQ15)	0.703
• Assurance (SQ16)	0.735
• Assurance (SQ17)	0.806
• Emphaty (SQ18)	0.603
• Emphaty (SQ19)	0.729
• Emphaty (SQ21)	0.799
• Emphaty (SQ22)	0.541
Customer Relationship Management (CR = 0,881)	
• Trust (CRM1)	0.812
• Engagement (CRM2)	0.782
• Care (CRM3)	0.833
• Benefit (CRM4)	0.798
• Commitment (CRM5)	0.851
Customer Satisfaction (CR = 0,886)	
• Velocity (S1)	0.836
• Advice (S2)	0.874
• Product (S3)	0.840
Customer Loyalty (CR = 0,921)	
• Positive telling (L1)	0.859
• Recommending (L2)	0.922
• Recommend (L3)	0.897
• Keep dealing (L4)	0.770

Empirical model testing uses Structural Equation Modeling. The model indicates Chi-square = 156.507 with probability value = 0.000 at Degree of Freedom = 129; GFI = 0.629, AGFI = 0.574 and TLI = 0.785, while the values on CFI = 0.801 and RMSEA = 0.111. The results on the model can be said to be fit. Based on statistical analysis the results of this research model have met predetermined criteria standards.

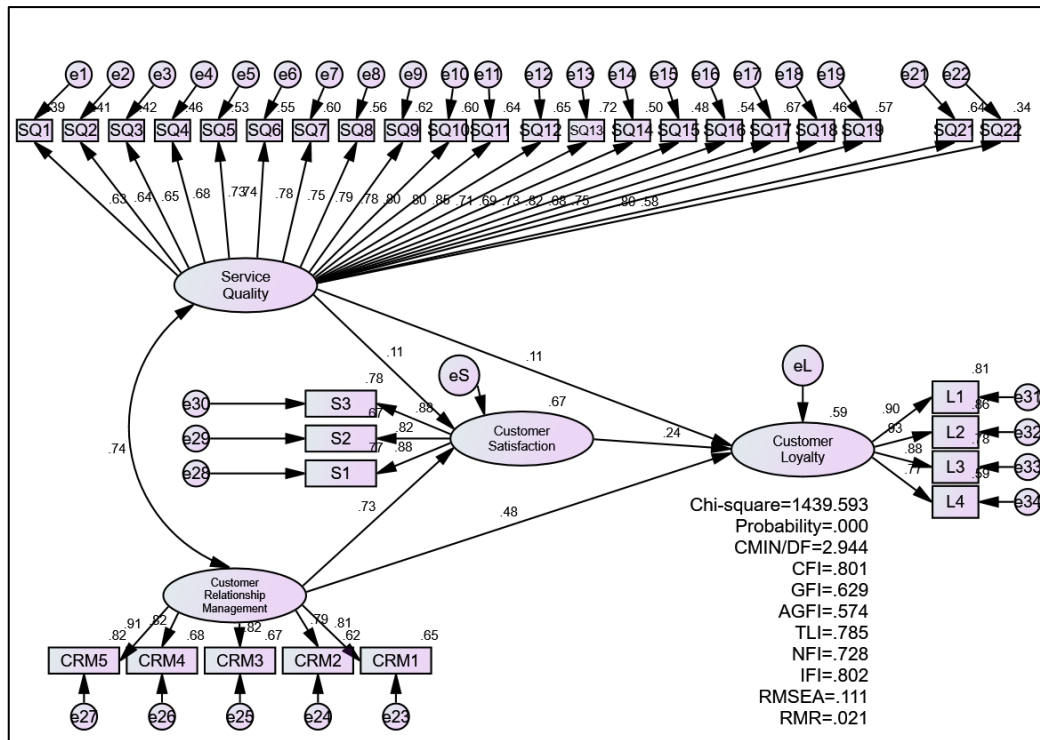


Figure 2. Full Model

The framework is explained in the context of full model analysis through regression weights. There are 3 hypotheses accepted and 2 hypotheses rejected. In this study, customer relationship management has a very large value on customer satisfaction and customer loyalty means that customers have satisfaction with the way the management of Bank Bantul in maintaining relationships, this relationship has a good impact on customer loyalty. Unfortunately, service quality has little value for customer satisfaction and customer loyalty, meaning that management needs special attention to the services provided to customers. Meanwhile customer satisfaction still has a significant influence on customer loyalty, although not as much as customer relationship management, every satisfied customer can indeed develop a sense of loyalty in their hearts.

Table 3. Hypothesis Test

<i>Regression Weights</i>	<i>Est.</i>	<i>S.E.</i>	<i>C.R.</i>	<i>P</i>	<i>Sttment.</i>
Service quality → Customer satisfaction	0,154	0,123	1,257	0,209	H¹ Rejected
Customer Relationship Management → Customer satisfaction	0,697	0,100	6,967	0,000	H ² accepted
Service quality → Customer loyalty	0,137	0,119	1,149	0,250	H³ Rejected
Customer Relationship Management → Customer loyalty	0,440	0,127	3,473	0,000	H ⁴ Accepted
Customer satisfaction → Customer loyalty	0,229	0,115	1,992	0,046	H ⁵ Accepted

*Note : significant if Prob. ≤ 0.05, dan C.R ≥ 1.96

CONCLUSION

The analysis in this study uses Structural Equation Modeling (SEM) with the AMOS program. This study developed 5 hypotheses and produced 3 accepted and 2 rejected hypotheses. Namely as follows: After conducting research, it turns out that service quality is not significant to customer satisfaction. After conducting research, it turns out customer relationship management has a significant effect on customer satisfaction. After conducting research, it turns out that service quality is not significant to customer loyalty. After research, it turns out that customer relationship management has a significant effect on customer loyalty. After doing research, it turns out customer satisfaction has a significant effect on customer loyalty.

In general, the service quality of Bank Bantul is not part of the factors that make it satisfactory. This needs to be reviewed, is there an error in the quality of the delivery of the news or does it have to care about the quality of services in terms of financial transactions. This research has several limitations on several things such as: There is one indicator that is not included in the value of loading factors below 0.5. The selection of research subjects is still relatively less specific. The results of research that cannot be done to measure, because there is no comparable data with similar and similar banks.

Bank Bantul needs to conduct further studies on service quality. If it is true that customers do not feel the good quality of Bank Bantul services, this condition will harm Bank Bantul in the midst of banking industry competition. However, if the customer is not concerned with quality of service, then this will be quite a relief for management. Beyond these conditions, management must always be responsive in overcoming this condition by conducting research with several customers on the comparison of Bank Bantul service quality with other similar banks. Clearer data is needed to position yourself whether Bank Bantul's services are up to standard or not.

SUGGESTIONS

Suggestions for PD. BPR Bank Bantul, it is known that there are influences from several observational variables that affect customer satisfaction and customer loyalty. Based on the research findings the effect is the most powerful of customer relationship management. Based on this, PD BPR Bank Bantul management needs to increase the CRM budget in its business plan because it has a very significant effect on customer satisfaction and loyalty. It is also known that the quality of service does not have a significant effect. From the above findings, PD BPR Bank Bantul needs to pay special attention to the quality of services provided, especially to indicators that get the lowest average scale.

Suggestions for next research, given the limitations that exist in this study, then for the future researchers suggest: More narrowing of research to customers with certain criteria such as education or employment, thus the results of research will be more specific and strategies will also be more targeted. quality of service with several other similar and equivalent BPRs.

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