

Effects of Customer Relationship Marketing, Service Quality, and Product Excellence On Customer Value and Its Effects on Satisfaction and Loyalty of PT. Bank Syariah Mandiri Customers

¹Riduan Mas'ud, ²Muhamad Yusup
FEBI UIN MATARAM

¹Email: riduan.masud@uinmataram.ac.id, ²Email: muhamadyusup@uinmataram.ac.id

Abstract

This research aims to determine the effects of customer relationship marketing, service quality, and product excellence on customer value, and its effects on the satisfaction and loyalty of PT. Bank Syariah Mandiri customers in West Nusa Tenggara (NTB). The research method used survey method involving 250 people as the samples taken in sensus manner. The data collection used questionnaire and the data analysis used Structural Equation Modelling (SEM). Results of the research indicate that each factor and construct affect recursively, namely customer relationship marketing, service quality, and product excellence affecting on the customer value; the customer value affects on the customer satisfaction, and the customer satisfaction affects on the customer loyalty .

Keywords- Customer Relationship, Service Quality, Product Excellence, Customer Value, Customer Satisfaction, Customer Loyalty and Structural Equation Modelling (SEM)

INTRODUCTION

Entering free trade era, currently, there is a shift of marketing strategy having orientation to the customers. As an opinion by Kotler and Armstrong (2008), it states that marketing must be understood not as former definition of sale creation, namely telling and selling, but, it should be in the new definition, namely customer satisfaction. Term of Syariah Bank (Islamic Bank) is a ne phenomenon in the modern economic world. Its presence is caused by tense effort given by Islamic figures in supporting Islamic economy; they believe that Islamic economic system can replace and improve the conventional economic system based on interest and crisis vulnerability. Syariah banking in Indonesia

faces good development. However, there are still many obstacles in the development of syariah banking in Indonesia, namely Fiqh obstacle; namely the arguments of islamic scholars on the interest, they have different view, halal (legal), haram (illegal) and syubhat (Muhammad, 2005), lack of syariah banking socialization, legal problems that are not ruled by the Acts giving explanation on syariah banking operational procedure in Indonesia in 1992-1998. Usury prohibition is not only found in Moslem but also Nasrani namely it is found in Lukas 6 : 34-

35 as a paragraph giving critics on usury practice (Muhammad, 2005); lac of human resources and skills; limited syariah bank office network; liquidity difficulty, information assymetry (Karem, 2003). However, from all of the existing potentials, current condition of syariah banking has fewer number if it is compared with national banking in Indonesia. Data collected by Indonesian bank shows that there was relatively significant decrease on syariah banking financing growth rate in 2009 namely by 14%, then it growth by 36,7% in the former year to be 22,8%. Meanwhile, there is decreased asset growth rate by 2,2% from 35,6% into 33,4% this year.

Based on the reality found out in the research objects, the research problems can be formulated as follow: does the customer relationship marketing affect significantly on the customer value of PT. Bank Syariah Mandiri in NTB?; Does the service quality affect significantly on the customer value of PT. Bank Syariah Mandiri in NTB?; Does the product excellence affect significantly on the customer value of PT. Bank Syariah Mandiri in NTB?; Does the customer value affect significantly on the customer satisfaction of PT. Bank Syariah Mandiri in NTB ?; and does the customer satisfaction affect significantly on the customer loyalty of PT. Bank Syariah Mandiri in NTB?. This research purpose is to develop theoritical model on customer loyalty analysis in PT. Bank Syariah Mandiri that is rewiewed from influencing aspects, namely customer relationship marketing, service quality, product excellence, customer value, and customer satisfaction in PT. Bank Syariah Mandiri.

METHOD

Related to the problems that have been formulated and the theoritical review then there are six variables in this research to be studied and classified into three parts, namely independent variables (X), intervening variables (Z), and dependent variables (Y).

Based on the above framework, it can prepared the research theory model in the form of causal that can be seen in the following table:

Table 1 : Variable

Symbol	Variables	Indicators
X1	Customer Relationship Marketing	X1.1=Focus on long term Customer X1.2= create good communication with customers X1.3= involve organization members in the marketing X1.4= develop culture of service X1.5= Obtain and use customer information
X2	Service Quality	X2.1= Tangible X2.2= Reliability X2.3= Responsiveness X2.4= Assurance and certainty X2.5= Empathy
X3	Product Excellence	X3.1= Quality X3.2= Uniqueness X3.3=Multi-functions
Z1	Customer value	Z1.1= assessment on excellence Z1.2= overall attractiveness on bank party Z1.3= assessment on overall benefits from bank
Z2	Customer Satisfaction	Z2.1= customer loyalty Z2.2= customer closeness Z2.3=Satisfaction on service assurance Z2.4=Satisfaction on overall service quality
Y	Customer Loyalty	Y1= attitude selecting product though the transactioncost inncreases Y2=Recommendation for others Y3= Attitude selecting product though there are othercompetitors

Method in this reserah uses survey method. In this research, the populations are all of the customer of mandiri syariah bank in NTB with the number of population is 128.500 people distributed in all bank mmandiri syariah branches in NTB in random manner, then it is taken 250 people as the samples.

The data collection technique uses questionnaire. To confirm and perfect the collected data, it is used structural equation modeling (SEM).

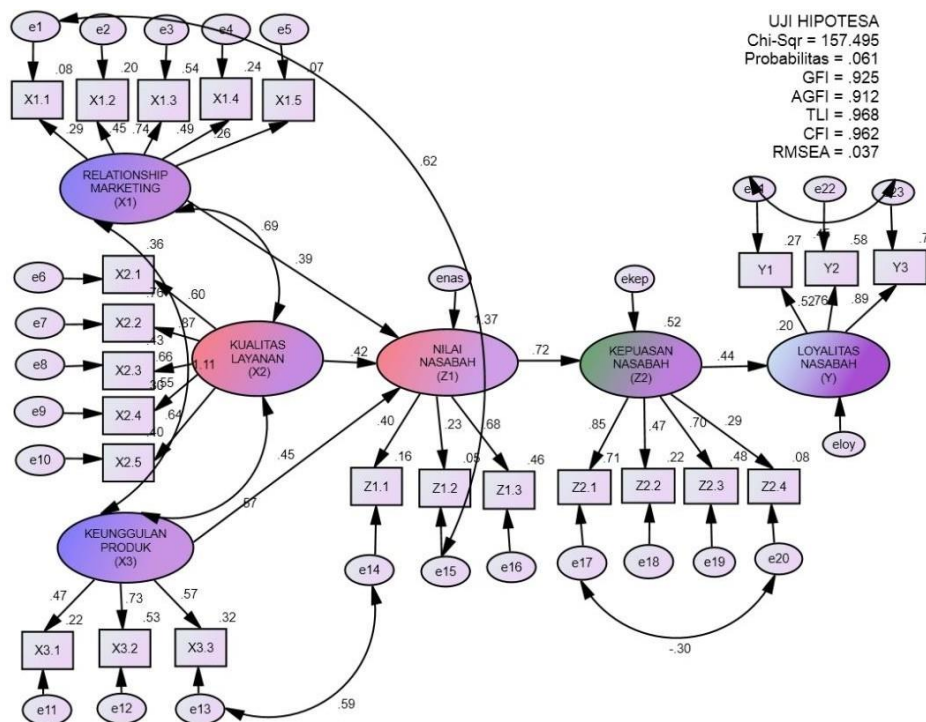
RESULTS AND DISCUSSION

The model structure is used to illustrate the research causality models with tiered relationship. Research initiated model or Proposed Model is analyzed with structural equation model with the assistance of AMOS 22 software.

Table 2 Estimation of Final Model Parameter

Regression Weights	Estimate	S.E.	C.R.	P	Standardized Estimate
VALUE <--- SERVICE	.218	.062	3.518	.000	.424
VALUE <--- EXCELLENCE	.415	.172	2.412	.016	.448
VALUE <--- RELATIONSHIP	.501	.313	2.602	.009	.389
SATISFACTION <--- VALUE	2.346	.542	4.332	.000	.723
LOYALTY <--- SATISFACTION	.237	.052	4.595	.000	.444
X1.3 <--- RELATIONSHIP	3.027	1.038	2.916	.004	.736
X1.4 <--- RELATIONSHIP	2.336	.950	2.459	.014	.493
X3.1 <--- EXCELLENCE	1.000				.471
X3.3 <--- EXCELLENCE	1.407	.240	5.855	.000	.567
X2.3 <--- SERVICE	1.259	.169	7.468	.000	.658
X2.4 <--- SERVICE	.892	.138	6.444	.000	.551
X2.2 <--- SERVICE	1.351	.136	9.911	.000	.873
Y3 <--- LOYALTY	1.310	.159	8.226	.000	.890
Y1 <--- LOYALTY	1.000				.517
Y2 <--- LOYALTY	1.545	.312	4.953	.000	.759
X1.2 <--- RELATIONSHIP	1.953	.678	2.880	.004	.447
X3.2 <--- EXCELLENCE	1.783	.260	6.866	.000	.729
X2.1 <--- SERVICE	1.000				.603
X2.5 <--- SERVICE	.750	.095	7.868	.000	.635
X1.1 <--- RELATIONSHIP	1.000				.291
Z1.1 <--- VALUE	1.000				.405
Z1.2 <--- VALUE	.621	.239	2.596	.009	.229
Z1.3 <--- VALUE	2.184	.402	5.432	.000	.676
Z2.4 <--- SATISFACTION	.242	.402	5.432	.000	.291

Z2.3 <--- SATISFACTION	.810	.070	3.457	.000	.696
Z2.2 <--- SATISFACTION	.508	.073	11.165	.000	.472
Z2.1 <--- SATISFACTION	1.000	.072	7.012	.000	.845
X1.5 <--- RELATIONSHIP	.265				.265



This testing is conducted to determine whether the developed model is fit to the available data. Items used in this testing can be seen in Table 2.

Results of data processing using the samples are 250 showing the significance level for hypothesis test with probability for all variables under $\alpha = 0,05$. This indicates that there is no difference of sample covariance matrix and population covariance matrix, so that the zero hypothesis is rejected. Meanwhile, the positive beta value in all variables indicates inter- variable-one direction effects. This means that if the X variable increases, then the Z and Y variables also increase and also the other way around.

Meanwhile, values of GFI, AGFI, TLI, CFI, RMSEA and CMIN/DF, each of which is 0.925, 0.912, 0.968, 0.962, 0.037 and 0.799; all values are in the expected range value so that the model can be accepted (Table 3).

Table 3 Results of Goodness of Fit Index Structural Final Model Test

No	Goodness of Fit Index	Cut-off Value	Results of Model Test	Information
1	χ^2 / Chi-Square		108,808	Good
2	Significance probability	α 0,05	0,061	Good
3	GFI	α 0,90	0,9725	Good
4	AGFI	α 0,90	0,912	Good
5	TLI	α 0,95	0,968	Good
6	CFI	α 0,95	0,962	Good
7	RMSEA	α 0,08	0,037	Good
8	Relative χ^2 (CMIN/DF)	α 2,00	0,799	Good

Source: research process (annex 9)

These findings are the model alternative or management of customer relationship marketing, service quality, product excellence, customer value, and customer satisfaction as well as increases customer of PT. Bank Syariah Mandiri in NTB. In this context, the intervening variable effects can be reviewed in further to obtain more comprehensive discussion.

Effects of Customer relationship marketing On the Customer Value of PT. Bank Syariah Mandiri in West Nusa Tenggara

Path coefficient of customer relationship marketing variable on the customer value in PT. Bank Syariah Mandiri in NTB Province is 0,389 with the critical ratio (CR) value by 3.602 and probability value by 0.009. There is also contribution by 0.389 or 38,9 %.

In the description descriptive, it is noted that the customer relationship marketing that is successfully built by PT. Bank Syariah Mandiri in NTB reaches strong level (mean = 3,840 in range of scale by 1 to 5). This level does not only indicate unmaximized performance, but in another sense, it indicates that there is still a chance to increase the customer value through the customer relationship marketing. By using factor analysis, it is known that the dominant factor forming the customer relationship marketing is to create good communication with the customers, meaning that the bank prioritizes on making good communication with the customers, followed by long-term customer focus

which means to create good relationship with customers so that it can establish mutual profitable relations with the long term customers. By implementing the customer relationship marketing in which PT. Bank Syariah Mandiri in NTB builds long-term alliances with customers and prospective customers, it cooperates to reach a defined goal. These goals are met by understanding customers' needs, treating customers as partners, ensuring that bank employees meet customer satisfaction and providing good quality to customers.

The dominant indicator is creating good communication with customer in the customer relationship marketing variable, then PT. Bank Syariah Mandiri party in NTB should be more concerned about this indicator, because with good communication, it will establish mutually pleasant relationship between employees with customers. This can be applied by using approaches from syariah marketing namely making the customers as parallel partners, where both the bank as the product seller and customers as the product buyers are in the same position. With the concept of equal partners, it will create greatly perceived family value in syariah marketing because it already assumes customers as their own family that will be assisted and will not be harmed.

Results of the research is in line with the findings and statement by Too, Souchon and Thirkell (2000), stating that the customer relationship marketing influences on the product excellence. The customer value influences on the customer satisfaction and loyalty .Tax, Brown & Chandrashekar (1998), a research entitled as Customer Evaluations of Service Complaint Experiences: Implications for Relationship Marketing. Results of the research indicate that the high customer loyalty and value on the company will increase the customer satisfaction.

Effect of Service Quality on The Customer Value of PT. Bank Syariah Mandiri in West Nusa Tenggara

The coefficient path of service quality variable on the customer value of PT. Bank Syariah Mandiri in NTB Province is 0,424 with the critical ratio (CR) value by 3.518 and the probability value by 0.000. there is also contribution by 0.424 or 42,4 %.

In the description descriptive, it is noted the service quality that is successfully built by PT. Bank Syariah Mandiri in NTB reaches strong level (mean = 3,830 in range of scale by 1 to 5). This level does not only indicate unmaximized performance, but in another sense, it indicates that there is still a chance to

increase the customer value through the service quality. By using factor analysis, it is known that the dominant factor forming the service quality is the reliability indicator, meaning that the respondents give more priority on reliable service quality from the bank party given to the customer, followed by tangible namely tangible condition of service received by the customers.

According to Islam, in providing the service to the syariah marketing customers, it must always be istiqomah or consistent in the application of syariah law. Syariah product marketers must be able to be kept their promises, they are not allowed to break their promises. Since, in a syariah company, a marketer consistency is a manifestation of the overall company reflection. Also, a syariah marketer must have four characteristics, namely: (Antonio : 2001) deity (rabbaniyah), ethical (akhlaqiyyah), realistic (al-waqi'yyah), and humanist (insaniyyah). Besides, in providing service, the marketing must uphold the islamic guidelines namely Al-Qur'an. Such as the Allah words in paragraph 1-2 Al-Baqarah meaning: "This is the Book about which there is no doubt, a guidance for those conscious of Allah". This verse is greatly relevant as the guidelines in the implementation of marketing task, since marketing is a very essential part of company machine.

Results of the research are in line with the statement by Feliks (2013) stating that the service quality is affected by two variables, namely perceived service and expected service. Meanwhile, Bloemer, Ruyter and Peter (1998), in their research found out that the proper service quality directly or indirectly provide effects on the loyalty. Indirect relation between service quality and loyalty is through satisfaction intervening.

Effect of Excellence Product on the Customer Value of PT. Bank Syariah Mandiri in West Nusa Tenggara

Coefficient path of the excellence product variable on the customer value of PT. Bank Syariah Mandiri in NTB Province is 0,448 with the critical ratio (CR) value by 2.412 and the probabilitas value by 0.016. value 0.448 or 44,8 %.

In the description descriptive, it is noted that the excellence product that is successfully built by PT. Bank Syariah Mandiri in NTB reaches strong level (mean = 3,775 in range of scale by 1 to 5). This level does not only indicate unmaximized performance, but in another sense, it indicates that there is still a chance to increase the customer value through the excellence product. By using factor analysis, it is known that the dominant factor forming the excellence

product is the multifunction indicator, meanin that the respondents give more priority on the excellence product having multi functions from the bank given to the customers, followed by the quality namely the product quality condition that is offered by the bank to the customers.

The excellence product given by PT. Bank Syariah Mandiri in NTB is in the forms of product quality that is proper, halal, well-adjusted to syariah, and competitive to other bank products; the product is different to other bank products; Products by bank Syariah Mandiri has uniqueness than other bank products; Products by Bank Syariah Mandiri has multi functions; it is not only used for wordly purposes, but also for hereinafter world purpose because Bank Syariah Mandiri in NTB is not applied any usury matter. Each product can also be used as collateral as giving excellence product from Bank Syariah Mandiri.

In this research, Islamic product atributes are unique product attributes that can be found in the syariah bank products. The syariah financial system includes usury prohibition, risk share, money as the potential capital, prohibiting speculative behaviour, making halal contral, syariah-based activities. Research conducted by Anderson et al., (2002); Fornell (2006) stated that a product attribute is closely related to the customer satisfaction, because higher customer assessment on the product attributes will lead to higher customer satisfaction.

Meanwhile, Rahman El Junusi (2003), studied the Effect of Islamic product attributes, religious commitment, service quality and loyalty on the satisfaction and loyalty of bank syariah customer (in muamalat bank, semarang branch). Results of the reserach indicates that the islamic product attributes, religious commitment, service quality and loyalty affect positively and significantly on the satisfaction and loyalty of muamalat bank customers branch Semarang.

Effects of the Customer Value on the Customer Satisfaction of PT. Bank Syariah Mandiri in West Nusa Tenggara

The coefficient path of customer value variable on the customer satisfaction of PT. Bank Syariah Mandiri in NTB province is 0,723 with the critical ratio (CR) value by 4.332 and the probability value by 0.000. there is also contribution by 0.723 or 72,3 %.

In the description descriptive, it is noted that the customer value that is successfully built by PT. Bank Syariah Mandiri in NTB reaches strong level (mean = 3,792 in range of scale by 1 to 5). This level does not only indicate unmaximized

performance, but in another sense, it indicates that there is still a chance to increase the customer satisfaction through the customer value. By using factor analysis, it is known that the dominant factor forming the customer value is the assessment on the excellence, meaning that the customer prioritizes on the product excellence value that is offer by the bank to the customer, followed by the overall attractiveness by the bank namely customer attractiveness on bank condition and product quality given by bank to the customers.

The customer value of PT. Bank Syariah Mandiri in NTB is in the forms of: Bank Syariah Mandiri has better value than other Bank, in the aspect of alm payment; Bank Syariah Mandiri has lmore superior products than other banks; customer attractiveness on the bank programs, and product innovation by Bank Syariah Mandiri because of the shared-profit that is based on syariah; Bank Syariah Mandiri can meet all needs; Bank Syariah Mandiri provides fullbenefits for the community in NTB because of syar'i life demand, all of which provides value for the Bank Syariah Mandiri customer.

It can be seen that the assessment on the excellence product is dominant then PT. Bank Syariah Mandiri in NTB should ive more attention on this assessment on the excellence indicator, because the respondents give more priority on excellent product offered to the customers. The assessment on this ecellence is in the form of more value than what given to other bank and also in the form of overall attractiveness on the bank party namely customer attractiveness on bank condition and product quality offered by the bank to the customers.

The research results are in line with statement by Zeitham (2009) statinh that the customer value is the overall customer assessment on a product utility based on the perceived and given percpetion.

Meanwhile, Agung Purwo Atmojo (2005), in Effect Analysis of Service Quality, Customer Value and Islamic Product Attribute on the Customer Satisfaction (A Case Study in Bni Syariah Semarang Branch). Result of the reseacrh indicates that the customer value and islamic product attributes simultaneously and partially effect on the Satisfaction Customer Satisfaction of Bni Syariah bank Semarang branch.

Effect of Customer Satisfaction on Customer Loyalty of PT. Bank Syariah Mandiri in West Nusa Tenggara

The coefficient path of the customer satisfaction variable on the customer loyalty of PT. Bank Syariah Mandiri in NTB province is 0,444 with the critical ratio (CR) value by 4.595 and the probability value by 0.000. there is also contributon by 0.723 or 72,3 %.

In the description descriptive, it is noted that the customer satisfaction that is successfully built by PT. Bank Syariah Mandiri in NTB reaches strong level (mean = 3,905 in range of scale by 1 to 5). This level does not only indicate unmaximized performance, but in another sense, it indicates that there is still a chance to increase the customer loyalty through the customer satisfaction. By using factor analysis, it is known that the dominant factor forming the customer satisfaction is the customer loyalty , meaning that the customer prioritizes the loyalty on the bank performance, in which the bank will not give any losses to the customer, followed by satisfaction the bank service assurance namely being satisfied to the bank perofrmance information that is conducted in a periodic manner.

The customer satisfaction of PT. Bank Syariah Mandiri in NTB is in the forms of: customer loyalty on the Bank performance; customer loyalty that the Bank will not give any losses to the customers since it is free from any usury; employees always listen to, respect, and help to provide any required information to the customers; the customers always smile and respect all customers at any transactions; the customer satisfaction on the given assurance; the customer satisfaction because the performance information is conducted in a periodic manner. All of these provide satisfaction to Bank Syariah Mandiri customers.

This customer loyalty indicator is dominant then the PT. Bank Syariah Mandiri party in NTB should provide more attention to this customer loyalty indicator because the respondents prioritizes on the loyalty to the bank, in which this customer loyalty is in teh form of customer loyalty on the bank performance and customer loyalty that the bank will not give any losses to the customers.

Rahman El Junusi (2003), studied the Effect of Islamic product attributes, religious commitment, service quality and loyalty on the satisfaction and loyalty of bank syariah customer (in muamalat bank, semarang branch). Results of the reserach indicates that the islamic product attributes, religious commitment, service quality and loyalty affect positively and significantly on the satisfaction and loyalty of muamalat bank customers branch Semarang.

Hanafi Bachtiar (2010), also studied the effects of service quality and customer satisfaction on the customer loyalty in PT Bank BNI (Persero) Tbk., Main Branch of Tanjung Perak Surabaya. Result of the research indicates that the customer satisfaction significantly affects on the customer loyalty .

Coefficient Analysis of Determinance (R²) and Function in the Model

The analysis on inter-latent variable effects is conducted to test the contribution of inter-latent variable effects on the percentage of inter variable variance that can be described as follow:

- a) 88,9% variance in the customer value variable can be described by the variables of Customer relationship marketing, service quality and excellence product, meanwhile, others are affected by other factors beyond these research variables.
- b) 72,4% variance in the customer satisfaction variable can be described by the factors of Customer relationship marketing, service quality, excellence product, and customer value, meanwhile, others are affected by other factors beyond these research variables.
- c) 88,6% variance in the customer loyalty variable can be described by the factors of Customer relationship marketing, service quality, excellence product, customer value, and customer satisfaction, meanwhile, others are affected by other factors beyond these research variables.

CONCLUSION

From the results of testing on the model in this study, it can describe the relationship between the customer relationship marketing, service quality, excellence product, customer value, customer satisfaction, and customer loyalty . The results of this study serve very important role because there are effect stages of each factor and construct in a recursive manner; namely the customer relationship marketing, service quality, and excellence product variables affect positively on the customer value variable. The customer value variable affects on the customer satisfaction variable. While the satisfaction customer affects on the customer loyalty . The results of this study provide significant contribution especially in marketing management, and marketing strategies and customer loyalty of PT.Bank Syariah Mandiri in NTB.

REFERENCES

- Adiwarman, Karim. dan A. Z. Affif, 2003. Islamic Banking Consumer Behaviour in Indonesia: A Qualitative Approach.
- Anderson, E.W., C. Fornell and T. Rust, 2002. "Customer Satisfaction, Productivity and Profitability: Differences between Goods and Services", *Marketing Science* vol. 16, No. 2, pp. 129-145.
- Antonio, Muhammad Syafii. 2006. Spirituality is the Soul of Advanced and Integrated Marketing, dalam buku Hermawan dan M. Syakir, *Syariah Marketing*. Bandung: Mizan
- Atmojo, Agung Pranowo, 2005. Analisis Effect Kualitas Layanan, VALUE Nasabah, dan Atribut Product Islam Terhadap Satisfaction Customer (Studi Kasus Pada Bank BNI Syariah Cabang Semarang). Thesis Faculty of Economic Diponegoro University Semarang. Semarang.
- Bloemer, Ruyter and Peter, 1998. Investigating Driver of Bank Loyalty: The Complex Relationship between Image, Service Quality and Satisfaction, *Journal of Marketing*. Vol. 9. No.3, pp. 23-42.
- Butz, Howard E & Leonard D Goodstein, 1996. "Measuring Customer Value: Gaining the Strategic Advantage", *Organizational Dynamics*, 24 (Winter), p.63-77.
- Eko, Antonio, 2001. Effect critical relation attributes terhadap loyalty nasabah. This research was conducted in Bank Jatim Main Branch in Surabaya
- El Junusi, Rahman, 2003. Effect Atribut Product Islam, Komitmen Agama, Kualitas Service Dan Kepercayaan Terhadap Satisfaction Dan Loyalty Customer Bank Syari'ah (Pada Bank Muamalat Kota Semarang). A research of The 9th Annual Conference On Islamic Studies (Acis) Study Program of Islamic Economy Faculty of Syariah IAIN Walisongo.
- Feliks Anggia, 2013. Effect Total Quality Service dan Customer Relationship Management Terhadap Customer Satisfaction dan Loyalty. [www/docstoc/feliks23](http://www.docstoc.com/feliks23)
- Fornell. C., 2006. The American Customer Satisfaction Index (ASCI) Model: Nature, Purpose and Finding, *Journal Of Marketing*, Vol. 60, October, pp. 7-18.
- Gerson, R. F., 2002. Mengukur Satisfaction Pelanggan. Jakarta: Penerbit PPM.
- Gronroos, Christian, 2006, Relationship Marketing: The Strategi Continuum, *Journal Of Academy Of Marketing Science*, Vol. 23, No. 4, pp. 252-254.

- Hanafi, Bachtiar, 2010. Effect kualitas layanan dan satisfaction customer terhadap loyalty customer pada PT Bank BNI (Persero) Tbk., Cabang Utama Tanjung Perak Surabaya, Pascasarjana Untag Surabaya.
- Henning-Thurau, Thorsten., Kevin P.Gwinner & Dwayne D. Gremler, 2002. "Understanding Relationship Marketing Outcomes : An Integration of Relational Benefits and Relationship Quality", *Journal of Service Research*, Volume 4, No. 3, February, pp.220-247.
- Kotler, Philip. dan G. Armstrong, 2008. *Dasar-Dasar Pemasaran*. Ed 9. Jakarta: Pt. Indeks Kelompok Gramedia
- Muhammad, 2005. *Manajemen Bank Syariah*. Yogyakarta: Unit Penerbit dan Percetakan (UPP) AMP YKPN
- Naver, J. C., and Slater, S.F., 1994. Does Competitive environment Moderate the market orientation and alternative strategic orientation: A Longitudinal Assessment of performance implication., *Journal Of marketing*, 58 (January), pp:46-55.
- Rangkuti, Freddy, 2002. *Measuring Customer Satisfaction: Gaining Customer Relationship Strategy*. Jakarta: PT. Gramedia Pustaka Utama
- Santon, J. William, 2003. *Prinsip-prinsip Pemasaran*, Edisi 9 Erlangga, Jakarta
- Too Leanne H.Y, Souchon Anne L, and Thirkell Peter C., 2000. *Relationship Marketing and Customer Loyalty in A Retail Saetting: A Dyadic Exploration*, Aston Bussines School Research Institute, ISBN No.185449 520 8, June, pp. 1-36
- Woodruff, Robert B. and Sarah F. Gardial, 2006. *Know Your Customer, New Approach to Understanding Customer Value and Satisfaction*, First Edition, Blackwell Publishers Inc., Massachusetts.
- Zeithaml, Valarie A., dan Binner, 2009. *Service Marketing*, McGraw-Hill (International Edition).