Journal Homepage: - www.journalijar.com

INTERNATIONAL JOURNAL OF ADVANCED RESEARCH (IJAR)

ISSN NO. 2320-5407

Article DOI: 10.21474/IJAR01/5566
DOI URL: http://dx.doi.org/10.21474/IJAR01/5566

RESEARCH ARTICLE

DIFFERENCES IN PERCEPTION OF MARKETING MIX, SATISFACTION, AND LOYALTY AMONG REGIONAL AND SHARIA BANKS' CUSTOMERS.

Umbas Krisnanto.
Associate Professor, Postgraduate School, Perbanas Institute Jakarta, Indonesia.

Manuscript Info

Manuscript History

Received: 08 August 2017
Final Accepted: 10 September 2017
Published: October 2017

Key words:-
service marketing mix, satisfaction, loyalty, bank.

Abstract

This research is aimed at knowing, understanding, and analyzing customer behavior for two types of banks, so these banks can offer services that will encourage long-term customer loyalty. The research used an associative exploratory method to determine the relationship among the three variables. Data was collected using questionnaires completed by customers. Their statements were valid and reliable. The tabulated questionnaires showed that customers rated the Sharia bank as "good" and the regional bank as "very good" for service satisfaction and customer loyalty. Statistical analysis for the Sharia bank showed very low levels compared to regional banks. Our results suggest that Sharia banks should pay more attention to human resources, office atmosphere, and promotion, and that regional banks pay more attention to their facilities.

Introduction:-

This research is based on marketing that guides successful businesses. Increased revenue characterizes successful marketing. Marketing success is determined not only from an increase in income, but by the support of a carefully calculated marketing plan for a selection of products or services that will encourage consumer loyalty. Research on the relationship of marketing mix, satisfaction, and loyalty has not been studied much (Hu, 2011). Biong (1993) proved there is a relationship among marketing mix, satisfaction, and loyalty to wholesale trade. The right marketing strategy can increase continuing customer satisfaction, proved by consumers more frequently purchasing products and services to show their loyalty (Li, Green, Farazmand, Farideh A, Erika, 2012). This study will examine the importance of the link between services offered by the banking with customer satisfaction, to build loyalty to the banking services offered. Our research objectives were: (1) to learn the role of the marketing mix of regional banks and Sharia banks; (2) to find out how to achieve customer satisfaction with services provided by regional banks and Sharia banks; (3) to find out how customer satisfaction can foster loyalty to regional and Sharia banks; and (4) to know how to relate marketing mix and customer satisfaction to customer loyalty to regional banks and Sharia banks.

Theory, Research Framework, and Hypotheses Formulation:-

In general, there are four components of marketing mix known as 4P, which describe the seller's view of marketing tools that can be used to influence buyers. From the buyer's point of view, marketing tools should be designed to provide one benefit to the customer. The limitations of 4P encourage researchers to develop tools that can be applied more generally, so that people, process, and physical evidence are added (Arief, 2006: 88-90). Products are defined as everything the company offers to consumers to meet their needs. In the service industry, the product is intangible, and can be observed only as a process rather than as an outcome. Quality becomes a key element in the service

Corresponding Author:- Umbas Krisnanto.
Address:- Associate Professor, Postgraduate Program, Perbanas Institute Jakarta, Indonesia.

industry because of the nature of these services. Due to their intangible nature, price can be an indicator of the quality of the service. Pricing too far below a competitor's price will give the customer an impression of low-quality service, and pricing too high compared to competitors will create the impression that services are too costly, to the detriment of the company. The process of pricing must be considered rationally and then communicated adequately. Promotion that communicates the benefits of services to customers is an important element in the service industry. In the communication service industry, "word of mouth" is an effective way to influence customer interest in the services offered. In equipment-based service companies offering physical products, distribution must be done in a special place and managed properly, equipped with facility support and a comfortable environment for customers. In most service companies, corporate employees are an important element in the marketing mix. In the service industry, the production process is often more important than the outcome. There can be no clear separation between marketing and operations management in the service industry. Assessing the physical evidence of the intangible nature of services only after consumption will increase the risk of customer purchasing decisions.

Satisfaction means making the customers feel they have received enough or even more than what they expected. The opposite of satisfaction is dissatisfaction, meaning the customer is not satisfied with what they received; there is no conformity between what is expected and what is obtained (Gerson, 2010: 19). Another definition of customer satisfaction, according to Aritonang (2011: 8) is the customer's expectations are fulfilled in buying and consuming a product, and the customer's perception of the product's performance is favorable. If the customer's expectations are higher than product performance, he or she will feel dissatisfied. Conversely, if expectations are equal to or lower than product performance, he or she will be satisfied. Tjiptono (2008: 51) says satisfaction is an emotional response to an evaluation of the experience of consuming a product or service. From the above definition, one can conclude that customer satisfaction can provide feedback for the company so that consumers will happily continue to use the product or service. According to Kotler and Keller (2013: 52), the level of satisfaction is determined by someone comparing performance compared to expectations. Based on the above definition, customer satisfaction stems from a perfect evaluation in which the selected alternatives at least provide the same results or exceed customer expectations, while dissatisfaction arises if the results obtained do not meet customer expectations. A satisfied customer is one who feels the value of a supplier, manufacturer, or service provider. This value can come from a product, service, system, or emotional reaction. If customers say that a quality product provides value, then satisfaction occurs when customers get a quality product. If the value for the customer is comfort, then the customer will be satisfied if the service is comfortable. If the value for the customer is a low price, then the customer will be satisfied with the manufacturer who provides the most competitive price. Customer dissatisfaction is a negative assessment of customer satisfaction, because the company failed to meet customer expectations well. The nature or criteria of customer satisfaction are relative, meaning that a customer's level of satisfaction with one provider is not equal to his level of satisfaction with another provider. Satisfaction is not always measured with money, but based on the fulfillment of feelings about what one needs. Money is not always the primary motive for a person, but rather pride and interest in something (Tjiptono, 2008: 60). Perception, according to Rangkuti (2008: 51), is defined as the process by which the individual chooses to organize and interpret the stimulus received through the senses into meaning. The process perceiving a service does not require that customers use the service first. Customer satisfaction with a service is determined by the importance of the service to the customer before using it compared with the customer's perception after using it and assessing its performance. Much research has been conducted to determine customer satisfaction, which companies must implement so that customers always feel satisfied. The customer is an important person to the company; the customer is not dependent on the employee, but rather the employee is dependent on the customer. Maintaining customer satisfaction is like sowing healthy seeds; the company will make a profit in time, and a satisfied customer will be ready to pay a high price. Satisfied customers will be good word-of-mouth promoters, if all employees have this understanding. This understanding will be an important precondition for facing competition in the future. According to Irawan (2008: 37-38), customer satisfaction is determined by customers' perceptions of product or service performance in meeting their expectations. Customers will be satisfied if their expectations are met or exceeded. Service quality is greatly influenced by technology and human systems. Not surprisingly, human factors contribute about 70% of satisfaction with quality of service that is difficult to imitate. According to Zeithaml and Bitner (2008: 62), customer expectations of the quality of a service are determined by several factors, as follows: enduring service intensifiers, personal needs, transitory service intensifiers, perceived service alternatives, self-perceived service roles, explicit service promises, implicit service promises, word of mouth, and past experiences. Customer satisfaction can be measured simply, referring to concepts. From the various definitions listed above, we can conclude that customer satisfaction is the emotional response of a customer, in the form of an assessment of expectations, by buying and consuming a product and comparing perceived performance with expectations. Changes in the economic environment affect the customer's decision process for purchasing. Although marketers already have a segment of customers who are considered loyal, intense competitive pressures are deliberately directed to change customers' loyalty, and this cannot be ignored because it will continue with transfer of brands. Loyalty exists only because of satisfaction and a desire to continue the relationship of purchase. Loyalty develops through the following process: proximity to a brand, love for the brand, thinking first of the brand when considering a product, deep preferences when making purchases, and customers identifying quality differences to facilitate efficient shopping. This argument is strengthened and becomes important for customers making repeat purchases. Customer loyalty is the behavior associated with the brand of a product, including the possibility of renewing the contract in the future, the likelihood of customers changing their support for a brand, and how likely customers are to want to improve the positive image of a product. If the product is unable to satisfy the customer, the customer will react by exit and voice. Subagyo (2010: 13) argues that "customer loyalty is a consistent buyback of a brand by the customer." The term "loyalty" has often been heard by marketing experts and business practitioners, and is a concept that seems easy to talk about in everyday contexts, but becomes more difficult when its meaning is analyzed. Further, Dick and Basu in Umar (2003: 16) argue that "customer loyalty is a customer's commitment to a brand and a supplier, based on positive attitudes and reflected in consistent repeat purchases." The concept of customer loyalty in its initial development is more focused on behavioral aspects, which are developed more broadly by involving attitudes and behaviors. Loyalty is viewed as a close relationship between the relative attitude and repurchase behavior. This view is very useful for marketers. First in terms of validity, it can be used to predict whether the apparent allegiance of repurchase behavior occurs because of a customer's positive attitude toward the product or simply because of a certain spurious loyalty situation. Second, it allows marketers to identify factors that can strengthen or weaken consistent loyalty. At the beginning of its development, customer loyalty is more associated with behavior. This can be seen from the traditional learning theory that tends to see the loyalty of behavioral aspects. The consumer is deemed to have loyalty to a brand if he has purchased the same brand three times in a row. The obstacle is the difficulty in distinguishing between being completely faithful to a counterfeit brand, even though the customer's behavior is the same. According to Hurriyati (2005: 132), the stage of loyalty according to some experts' opinions of experts can be described as follows. 1. Stages of loyalty according to Hill in Suryani (2008: 152) can be divided into six stages: suspect, prospect, customer, clients, advocates, and partners. 2. The level of customer loyalty according to Syafruddin (2003: 24) is divided into four stages: gold is a group of customers who provide the greatest advantage to competitors; silver is a group that still provides a great advantage; bronze is the largest group; and iron is a group of customers who burden the company. Three sAccording to Brown in Suryani (2008: 162), customer loyalty has stages in accordance with lifetime value. The stages are courtship, relationship, and marriage. 4. According to Griffin (2002: 35), the loyalty stages of customers are as follows: suspects, prospects, disqualified prospects, first-time customers, repeat customers, clients, and advocates.

Previous Research: Marketing is a value-creation effort that results in satisfaction to maintain long-term relationships that will benefit both parties. The variables that make up marketing are the marketing mix for tangible items consisting of product, price, distribution, and promotion. As for intangible goods, we can add the four variables above plus personnel, processes, and physical evidence (Gulid, 2011). The success of marketing a product or service using a marketing mix variable is determined when the consumer provides an assessment of satisfaction. Satisfaction with a product or service according to Consuegra, Molina, and Esteban (2007) is determined by price, while Al Muala (2012) incorporates marketing mix into the variables determining satisfaction, and Biong (1993) determines a need for cooperation and personal relationships. Loyalty is formed by satisfaction and is determined by people's speech (WOM), price, and purchase, according to Li (2012). Hu (2011) states that loyalty is determined by recommendations and repurchases. Hypothesis Formulation: Based on the problem that has been proposed, our proposed hypothesis, which is a temporary estimate of the main issues, is as follows: 1. There is a relationship between marketing mix and customer loyalty. 2. There is a relationship between customer satisfaction and customer loyalty. 3. There is a relationship between marketing mix and customer satisfaction, and customer loyalty.

Research Methodology:-

Our research method was explorative, and the type of research was descriptive. A descriptive formula is a problem concerning the question of the existence of either one or more independent variables. The data collection technique used in survey research is a questionnaire. According to Sugiyono (2013: 199) the questionnaire is a data retrieval technique that is accomplished by giving a set of questions or a written statement to the respondent to answer. Questionnaires were given to bank customers in this study to obtain information on the influence of marketing mix and customer satisfaction on customer loyalty in the banking industry. Research was conducted at the bank. In this study, there are two variables. The independent variable (X) in this research was marketing mix and customer satisfaction, while the dependent variable (Y) was customer loyalty. The population in this study was the customers of the regional bank in one group and customers of the Sharia bank in another group, who already had bank savings for ≥ 1 year. Bank management limits the sample, as 100 selected customers had accounts in both banks. The sample to be used in this research is purposive sampling. According to Sugiyono (2013: 122), purposive sampling is a technique for determining the sample using certain considerations. Data was obtained through field research. The researcher prepared a list of statements relating to the problems in the study and the questionnaire contained written questions and a closed statement. Respondents chose the available answers by cross-marking the most appropriate answers.

The goal was to capture complete valid data, that is, actually measure what we wanted to measure. The validity of an item was determined by whether a question had strong support for the total score. In other words, a question item was said to be of high validity if there was a high correlation to the total item score. We conducted analysis to determine the power of differentiator, often also called analysis to know the validity of the item (Sugiyono, 2013: 179). Thus, the test of the validity of this item was done by using the Spearman rank correlation test. The closeness of the relationship between one variable and another variable, called the correlation coefficient "r," is an interpretation of the correlation with a normal sample condition. The high degree of validity indicates the extent to which the data does not deviate from the description of validity. If r with the item is valid, the magnitude r per point of revelation can be determined from SPSS in the Corrected Items Correlation column. A significance test was performed by comparing the value of r arithmetic with r table. The R-value table was searched, where the degree of freedom (d.f.) = n −2; in this case n was the number of samples. With the number of test samples, if 20 people at a significant level (α) 0.05 are matched with an r table with R Product Moment, then an r table value of 0.444 was obtained. If r count > r table, then the item statement was valid, or if r count < r table, then the item statement was not valid. A questionnaire was called reliable if one's answers was consistent. After obtaining the exact calculation results, then the results were adjusted to standard rules to determine the reliability of the measuring instrument and to know the level of reliability. Result of the validity test for all indicators yielded all reliable results.

Data analysis method:-

The data collected before the first analysis was processed in such a way that the data was concise and easy to analyze. The data processing steps were as follows: Data obtained through questionnaires were distributed to respondents, then classified according to their attributes. The measurement scale was used as a reference to determine the length of short-range intervals, so measuring instruments would produce quantitative data. The Likert scale was used for this research. To fill the Likert scale (Sugiyono, 2013: 133), the research instrument provided an alternative answer for each item of the statement, and the respondent could choose one of the appropriate answers. Each answer item was ranked 1 (lowest) to 5 (highest), adjusted with the alternative answers chosen from each statement. The questionnaire used was closed item, that is, the respondent was allowed to choose only one answer from several answers that were provided for each statement in the questionnaire. Data collected through the questionnaire was processed, and then analyzed to create a picture that can help in understanding the problem.

Data Analysis Tools:-

Due to the number of respondents obtained by random sampling of 100 people, the scoring weight was determined by using the calculated distance from the highest score to the lowest score. Based on the interval range, the respondent's answer or assessment of the statements in the questionnaire about the variables to be examined can be grouped as follows: 100–179 Very not Good, 180–259 Not good, 260–339 Good enough, 340–419 Good, and 420–500 Very good.

Testing the Regression Model Assumptions:-

Normality tests aim to test whether in the regression model, independent variables and dependent variables have a normal distribution or not. A good regression model has a normal or near-normal data distribution. Normality can be detected using the Kolmogorov–Smirnov test. The criteria for decision making in a normality test is if the value of Sig higher than significant level (α) 0.05, then the distribution is of normal variable, whereas if the value of Sig lower than, significant (α) 0.05, then the distribution is of not normal variable. The autocorrelation test aims to show whether in a linear regression model there is a correlation between the confounding error in period t-1. If there is a correlation, it is called an autocorrelation problem. To test the existence of autocorrelation in this research, we used the Durbin–Watson Test method. A homogeneity test is intended to determine whether the sample data obtained from the population variance is homogeneous or not. Homogeneity tests use scatter plot residual values of dependent variables. Conclusions can be drawn from paying attention to the distribution of data. If the distribution of data does not accumulate, then one can conclude that the responses' variable data are homogeneous. Multicollinearity is a definite linear relationship between the independent variables. To know whether there is a problem, multicollinearity can use the value of VIF (Variance Inflation Factor). According to Hair et al. in Purwoto and Wahyuni (2009: 127-131), if the VIF value is still less than 10, one can conclude that there is no multicollinearity. Meanwhile, according to Sugiyono (2013: 299) multicollinearity testing among independent variables that enter the model, is done by a VIF test, calculated as follows: VIF = 1 fit to Tolerance. If the VIF is greater than 10, multicollinearity occurs. The heteroscedasticity test aims to test whether in the regression model there is a variance inequality of one residual observation to another observation. If the variant of the residual observation to the other observation remains, it is called homoscedasticity, and if it is different it is called heteroscedasticity. In a good regression model, heteroscedasticity does not occur. Detection of the presence or absence of heteroscedasticity symptoms determines whether there is a certain pattern on the scatterplot chart around X and Y. The basis of decision making is as follows: If there is a certain pattern, that is, the points that exist form a regular pattern, then heteroscedasticity has occurred. If there is no clear pattern, as well as dots spread above and below the number 0 on the Y axis, heteroscedasticity has not occurred.

If simple linear regression is based on the functional or causal relationship of one independent variable to one dependent variable, then multiple linear regression is based on the functional or causal relationship of two or more independent variables to one dependent variable. To calculate the simple correlation coefficient, we used the Product Moment Pearson formula. The coefficient of determination (R^2) is intended to determine the best level of accuracy in the regression analysis; it is calculated by the amount of the coefficient of determination (R^2) between zero to one. If the coefficient of determination is zero, it means the independent variable has absolutely no effect on the dependent variable. If the coefficient of determination approaches to one, then the independent variable has had a very strong influence on the dependent variable. Therefore, if the independent variable in this study is more than 2, then the coefficient of determination used is Adjusted R Square. From the coefficient of determination (R^2), a value to measure the amount of contribution from some variable X to a variation up and down some Y variable can be obtained, and it is usually expressed as a percentage. In other words, the coefficient of determination shows the proportion of total variability of the dependent variable described by the regression model. The R score is the interval of $0 \leq R \leq 1$. Logically, the better the model estimate in describing the data, the closer the term R score is to one.

Analysis of Findings:-

Respondents were identified using characteristics including gender, age, job, and income per month, with results as follows. Most respondents were male (52%), while female respondents made up 48% of the total. Most respondents (86%) were 30–60 years old, 12% of respondents were 7–30 years old, and 2% were 61 years old or older. A total of 54% of respondents worked as civil servants, 21% were self-employed, 16% were private employees, 5% were students, and 4% were professionals. A total of 45% of respondents earned 5–10 million Rp per month, 31% earned less than or equal to 5 million Rp per month, 14% earned 11–15 million Rp per month, and 10% earned more than or equal to 16 million Rp per month.

Descriptive Analysis:-

Table 1:- Comparison of marketing mix variables between Sharia and regional banks.

	Marketing mix variables	**Bank**	
		Sharia	**Regional**
1	Saving product	Good	Very good
2	Administrative cost	Good	Good
3	Promotion	Good	Good
4	Promotion differences to another bank	Good	Good
5	Office conditions	Good enough	Good
6	Strategic location	Good	Good
7	Human resources	Good enough	Good
8	Officer knowledge	Good	Good
9	Saving process	Good	Good
10	Office facilities	Good	Good enough
	AVERAGE	Good	Good

Source: Data processed

Based on Table 1 above, the perception of bank customers, the evaluation of marketing mix made by regional banks was as good as that made by Sharia banks; however, savings products in regional banks received very good ratings. Customers gave the structuring of office space and human resources in Sharia banks a “good enough” assessment.

Table 2:- Comparison of satisfaction variables between Sharia and regional banks.

	Satisfaction variables	**Bank**	
		Sharia	**Regional**
1	Officer performance	Good enough	Very good
2	Service excellence	Good	Very good
3	Service conformity	Good enough	Very good
4	Service reliability	Good	Very good
5	Product information	Good enough	Good
6	Serviceability	Good	Good
7	Friendliness	Very good	Very good
8	Service quality	Good	Good
9	Service facility	Good	Very good
10	Customer benefit	Good	Good
	AVERAGE	Good	Very good

Source: Data processed

Based on Table 2 above, the perception of bank customers, regional banks provide greater satisfaction than Sharia banks; customers gave regional banks a “very good” assessment.

Table 3:- Comparison of loyalty variables between Sharia and regional banks.

	Loyalty variables	**Bank**	
		Sharia	**Regional**
1	Product	Good	Very good
2	Using product	Good	Very good
3	Consumer	Good	Good
4	Facility	Good	Good
5	Rules	Good	Good
6	Promotion	Good enough	Good
7	Service	Good	Good
8	Partner	Good enough	Very good
9	Customer	Good	Very good
10	Saving	Good enough	Good
	AVERAGE	Good	Very good

Source: Data processed

Based on Table 3 above, the perception of bank customers, loyalty assessment for regional banks was higher than for Sharia banks, as customers gave regional banks a “very good” assessment.

Statistics analysis:-

Table 4:- Comparison of statistical analysis between Sharia and regional banks.

		Sharia	**Regional**
Linear regression	Marketing mix to loyalty	$Y = 34.158 + 0.0768X_1$	$Y = 7.606 + 0.822\ X_1$
	Satisfaction to loyalty	$Y = 25.940 + 0.293X_2$	$Y = 7.935 + 0{,}759\ X_2$
	Marketing mix to satisfaction	$X_1 = 33.564 + 0.049\ X_2$	$X_1 = 13.277 + 0.625\ X_2$
Multiple regression		$Y = 23.533 + 0.00717\ X_1 + 0.290\ X_2$	$Y = 1.245 + 0{,}503\ X_1 + 0.444\ X_2$
Correlation coefficient	Marketing mix to loyalty	0.124	0.615
	Satisfaction to loyalty	0.285	0.608

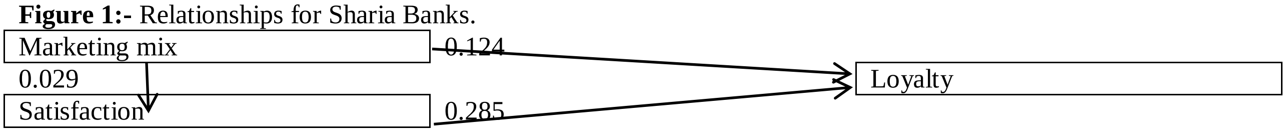
	Marketing mix to satisfaction	0.029	0.670
	Marketing mix and satisfaction to loyalty	0.307	0.669
Determination coefficient	Marketing mix to loyalty	0.00015	0.378
	Satisfaction to loyalty	0.0814	0.369
	Marketing mix to satisfaction	0.000088	0.448
	Marketing mix and satisfaction to loyalty	0.0948	0.447

Source: Data processed

Based on Table 4 above, multiple regression for the Sharia banks was $Y = 23{,}533 + 0.00717\ X_1 + 0.290\ X_2$. A substantial constant value of regression in the Sharia Bank is predicted to exist beyond the influence of satisfaction and loyalty. Because Sharia banks carry religious names, customers reported being less satisfied and less loyal to them, but customers still choose Sharia banks. Multiple regression for the regional banks showed a normal relationship: $Y = 1.245 + 0.503X_1 + 0.444\ X_2$, where marketing mix was more strongly correlated with satisfaction than were satisfaction and loyalty.

Discussion:-

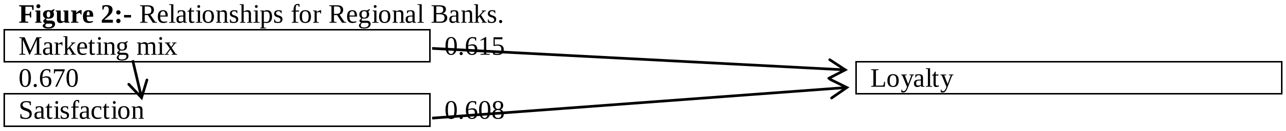
Figure 1:- Relationships for Sharia Banks.



Source: Research results

Based on Figure 1 above, the indirect relationship of marketing mix to loyalty through satisfaction was 0.029 ×0.285 = 0.008265. The direct relationship of marketing mix to loyalty was 0.124. The direct relationship gave more results than the indirect relationship for the Sharia bank.

Figure 2:- Relationships for Regional Banks.



Source: Research results

Based on Figure 2 above, the indirect relationship of marketing mix to loyalty through satisfaction was 0.670 ×0.608 = 0.40736. The direct relationship of marketing mix to loyalty was 0.615. Direct relationships yielded lower results than indirect relationships for regional banks. The direct relationship between marketing mix and loyalty is not very high compared to the indirect relationship, because every transaction to the regional government must use its own regional bank. Comparison with previous research: Al Muala (2102) and Trasorras (2009) stated that marketing mix, satisfaction, and loyalty were positive. This is in line with the results from regional bank users, but not in accordance with the results from users of Sharia banks. Consuegra, Molina, and Esteban (2007) focused more on how price influences satisfaction, and consumer loyalty also gives positive results. The same results were also obtained in this study, showing that costs charged to the customer do not pose a problem.

Conclusions and Implications:-

Conclusion: The role of marketing mix in regional and Sharia banks is in the "good" category. The role of customer satisfaction provided by regional banks is in the "very good" category, and Sharia banks fall under the "good" category. The role of loyalty for regional bank customers is categorized as "very good" and Sharia banks are categorized as "good."

The relationship of marketing mix and loyalty was "good" for both regional and Sharia banks. The relationship of satisfaction and loyalty was "good" for both regional and Sharia banks. The influence of marketing mix and customer satisfaction on loyalty was less important for regional banks than for Sharia banks.
Recommendation: Based on the lowest evaluation of the customers through the questionnaire provided, we suggest the following. Sharia banks should consider the marketing mix, customer satisfaction, and loyalty that have been

accomplished so far, to increase customer satisfaction and loyalty. Regional banks should pay attention to their service facilities in operation to remain an option for customers.

Further research: It is necessary to conduct a more in-depth study of why consumers choose Sharia banks or a regional bank. Why dissatisfied customers still choose Sharia banks should be further investigated.

Reference:-

1. Al Muala, Ayed. (2012). Assessing the Relationship between Marketing Mix and Loyalty through Tourists Satisfaction in Jordan Curative Tourism. *American Academic & Scholarly Research Journal*, Vol 4, No 2.
2. Arief. (2006). *Pemasaran* Jasa &*Kualitas Pelayanan*. Malang: Bayumedia Publishing.
3. Aritonang, Lerbin R. (2011). *Riset Pemasaran: Teori dan Praktik*. Bogor: Ghalia Indonesia
4. Biong, Harald. (1993). Satisfaction and loyalty to suppliers within the grocery trade. *European Journal of Marketing*. Vol 27 No 7: 21
5. Consuegra, David Martin; Molina, Arturo; and Esteban, Agueda. (2007). An Integrated model of price. Satisfaction, and loyalty. *Journal of Product & Brand Management*. Vol 16, No 7: 459-468.
6. Gerson, Richard F. (2010). *Mengukur Kepuasan Pelanggan*. Jakarta: PPM
7. Griffin, Jill. (2002). *Customer Loyalty: How to Earn It, How to Keep It*, CA: Wiley
8. Gulid, Nak. (2011). Student Loyalty toward Master's Degree Business Administration Curriculum at Srinakharinwirot University. *American Journal of Business Education*. Vol 4 No 8. Aug 2011: 49-56.
9. Hu, Yu Jia. (2011). How brand equity, Marketing mix strategy and Service quality affect Customer Loyalty: The case of retail chain stores in Taiwan. *The International Journal of Organization*. Vol 4 No 1.
10. Hurriyati, Ratih. (2005) *Bauran Pemasaran dan Kesetiaan Konsumen*. Bandung: Alfabeta
11. Irawan (2008). *Pemasaran, Prinsip dan Kasus*. Yogyakarta: BPFE
12. Kotler, Philip and Keller, K. Lane. (2013). *Principles of Marketing*. USA: Prentice Hall
13. Li, Mei Lien. Green, Robert D. Farazmand, Farideh A. and Grodzki, Erika. (2012). Customer loyalty: Influences on three types of retail stores' shoppers. *International Journal of Management and Marketing Research*. Vol 5 No 1:1-19.
14. Purwoto, Agus dan Wahyuni, Sri. 2009. *Modul Laboratorium Statistik (SPSS)*. Jakarta: Perbanas
15. Rangkuti, Freddy. (2008). *Riset Pemasaran*. Jakarta: PT. Gramedia Pustaka
16. Subagyo. (2010). *Jasa Pelayanan*. Bandung: Remaja Rosdakarya
17. Sugiyono (2013). *Metode Penelitian Bisnis*, Bandung: Alfabeta
18. Suryani, Tatik. (2008). *Perilaku Konsumen: Implikasi pada Strategi Pemasaran*. Yogyakarta: Graha Ilmu
19. Syafruddin, Chan. (2003). *Relationship marketing: Inovasi Pemasaran yang Membuat Pelanggan Bertekuk Lutut*. Jakarta: Gramedia
20. Trasorras, Rene. (2009). Value, satisfaction, loyalty, and retention in professional services. *Marketing Intelligence & Planning*. Vol 27 No 5: 615-632.
21. Tjiptono, Fandy. (2008). *Pemasaran Jasa*. Malang: Bayu Media
22. Umar, Husein. (2003). *Riset Pemasaran dan Perilaku Konsumen*. Jakarta: Gramedia
23. Zeithaml, Valeri and Bitner, Mary Jo. (2008). *Service Marketing*. Singapore: McGraw Hill