

THE INFLUENCE OF SERVICE QUALITY, COMPANY IMAGE AND COMPLAINT HANDLING ON LOYALTY WITH SATISFACTION AS INTERVENING

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Abstract

The objective of this study is to examine the impact of service quality, company image, and complaint handling on customer satisfaction at Bank NTT Maumere Branch. This study employs an explanatory research design, utilizing a quantitative methodology. The sample population consists of 220 customers of Bank NTT Maumere Branch. The research employed a purposive sampling technique. The data analysis technique employs the Partial Least Squares approach in conjunction with variance-based Structural Equation Modeling. The analysis indicates that Service Quality, Company Image, and Complaint Handling significantly impact Customer Satisfaction at Bank NTT Maumere Branch. Furthermore, Customer Satisfaction has a significant influence on Customer Loyalty. Additionally, Service Quality, Company Image, and Complaint Handling significantly affect Customer Loyalty through Customer Satisfaction at Bank NTT Maumere Branch.

INTRODUCTION

Banking has evolved over the years due to increased competition, technological advances, new products and increased customer demands. The level of competition



between banks is currently getting tougher. The growth and development of banks is not only marked by the number of branch offices that have been opened but can be seen from the emergence of various new products with all kinds of attributes that are owned by each bank such as providing high interest rates, credit guarantees, various prizes, online facilities, telephone banking, cash machines. (ATM), as well as other facilities. Banking at this time is required to further improve the quality of service, due to the increasing mobility and customer needs.

The concept of service quality has become a very dominant factor in a banking service company. This is because if the customer or consumer feels that the quality of service received is good or as expected, then the customer will feel satisfied and have a commitment to become a loyal customer. According to Kotler et al. (2018) Service quality is a form of consumer assessment of the level of service received and the level of service expected. If the service received or perceived is as expected, then the quality of service is perceived as good and satisfactory. The satisfaction that has been formed can encourage consumers to make repeat purchases and look forward to becoming loyal customers.

Service quality perceived by customers can contribute significantly to building and creating competitive advantage through differentiation, positioning and competitive strategies in companies, both manufacturing companies and service providers (Tjiptono & Chandra, 2016). In addition, service quality is closely related to customer satisfaction, giving rise to the desire of customers to establish long-term mutually beneficial relationships with the bank. The success of banks in facing competition can be seen from the persistence of these banks and their ability to provide satisfaction to their customers. The positive perception of customers about service quality is important for the continuity of the relationship between the customer and the company. This positive perception is the result of an evaluation of the quality of service received from the company with the quality desired and expected by customers for the type of service available (Hapsari et al., 2017).

Customer satisfaction is a comparison between expectations or expectations before purchasing and perceptions or evaluations of performance after purchasing a product or using a service (Tjiptono, 2022). Customer satisfaction will contribute to the benefits of the bank, namely creating a harmonious long-term relationship between the bank and the customer, and being a source of repeat purchases, creating customer loyalty, and creating positive word of mouth that is profitable for the bank (Tjiptono, 2022). When customers are satisfied with the quality of service provided by the company, then these customers will be loyal.

Customer loyalty in the context of service marketing is defined as a response from customers related to the quality and continuity of interactions with the company and is reflected in the existence of ongoing transactions or purchases from the same service provider (Tjiptono & Diana, 2015). Customer loyalty is the closest step to repeat purchase behavior or subsequent service. Customer loyalty is usually referred to as a consequence of all the experiences a customer has with a service or product provider (Ngo & Nguyen,



2016). Customer loyalty needs to be managed properly by the bank, because if not, the bank will experience difficulties in increasing the number of its customers. The cost of acquiring new customers is six times greater than retaining old customers (Halim & Suryani, 2013), so retaining customers is a better choice for companies to pursue. Customers who are truly loyal not only convey good impressions about the company's services but are also likely to be loyal to the company for years in the long term (Tjiptono & Diana, 2015).

Competition in the increasingly stringent banking industry requires all banks to continue to seek and retain customers in order to be able to compete with their competitors. Banking that wants to develop and gain a competitive advantage must be able to provide quality products or services, attractive promotions in accordance with the needs and desires of customers, maintain a positive corporate image in the minds of customers, handle complaints (handling complaints) that are accurate and provide better service quality. superior to its competitors. Banking companies that fail to understand customer needs, wants, tastes and buying decision processes will experience failure in marketing and sales so that they will also fail in their overall performance.

The East Nusa Tenggara Regional Development Bank or Bank NTT as a Regional Owned Enterprise is a Regional Development Bank committed to strengthening itself as a leading bank in the region. In line with its mission, the East Nusa Tenggara Regional Development Bank (Bank BPD NTT) has again scored the achievement of being included in the Infobank 2022 version of the 20 BPD The Best as a commitment to work hard, and to prepare more seriously to become a Foreign Exchange bank. Bank NTT, through competitive services with an extensive and professionally managed network in order to encourage regional economic growth, is expected to become a leading bank in NTT by continuing to improve service quality and satisfaction for the NTT people. Bank NTT appreciates the loyalty of customers who continue to be loyal in utilizing the financial services provided by Bank NTT by giving awards for achieving branch performance against the target of Third Party Funds (DPK) and the Flobamora Cashback program.

Banking competition is also felt by Bank NTT in running its business. This can be seen from the problems that often arise from some customers who are sensitive to interest and customers who are sensitive to service. Some customers who are sensitive to interest often switch to competing banks that offer higher interest rates than Bank NTT, for example deposit rates. Bank NTT continues to make approaches, but usually enough because the depository period is long that the customer needs a lot of time to return to depositing funds at Bank NTT. There are some customers who are sensitive to service. According to the customer, the services provided by Bank NTT have not met the desired expectations, so customers switch to competing banks. In response to this, Bank NTT continues to pay attention and approach these customers and continues to explore perceived problems so that they can be corrected for the convenience and satisfaction of Bank NTT customers.

Research on customer loyalty has been carried out by many previous researchers.



However, research on customer loyalty needs to be scrutinized again because in previous research conducted by Syamsudin & Fadly (2021) said that there was a negative effect of handling complaints on savings customer loyalty. This can be interpreted that the bank has implemented complaint handling procedures but there are still customers who feel that the procedures are not optimal. Furthermore, research conducted by Rahman (2022) says that assurance has no positive and significant effect on customer loyalty, which means that even though bank employees have tried to build trust and involve good customer perceptions in consuming the services offered, it has not been fully successful for trust and security in the minds of customers. This is also experienced by researchers Bara & Prawitowati (2020) who states that Service Quality has no significant effect on Customer Loyalty. To build customer loyalty, it is not enough just to meet service quality standards, but also to exceed standards so that customers are satisfied and loyal. Based on previous explanations, the authors are interested in conducting research on the effect of service quality, corporate image and complaint handling on loyalty with satisfaction as an intervention at Bank NTT Maumere Branch.

Based on the research problems that have been formulated, the objectives to be achieved in this study are to test and analyze the influence of service quality, corporate image, and complaint handling on customer satisfaction.

RESEARCH METHODS

This research is a type of explanatory research, because this research is a research where researchers use data obtained from an observation in order to explain the causal relationship between variables through hypothesis testing (Gumanti et al., 2018). Based on the method of analysis, is a quantitative research. According to (Sugiyono, 2018) quantitative data is a research method that is based on positivistic (concrete data), research data is in the form of numbers that will be measured using statistics as a counting test tool, related to the problem being researched to produce a conclusion.

The population in this study were customers of Bank NTT Maumere Branch. The sample in this study is the savings customers of Bank NTT Maumere Branch with the criteria of customers who make transactions at least twice a month. The sampling technique in this study was purposive sampling, which is a technique that determines samples from populations that have certain characteristics and criteria (Sugiyono, 2018). The number of samples (observation data) is at least 5 times the parameter to be estimated or at least 100. The number of samples used in this study was 220 samples, the value obtained was 5 times 44 research parameters. The number of questionnaire sheets will be given to respondents with the help of a Customer Service officer. If necessary, the researcher will conduct direct interviews with the respondents to fill out the questionnaire in order to dig deeper into matters relating to this research. Before the questionnaire sheets were given to the respondents, officers would give them the purpose of this research and how to fill out the questionnaire.

Data analysis techniques using the Partial Least Square (PLS) approach, commonly referred to as variance based SEM, can be used as an alternative for testing research hypotheses using PLS 4.01 smart tools. SmartPLS was chosen because it does not use many assumptions, both for large and small sample sizes and is suitable for all types of nominal and ordinal data.

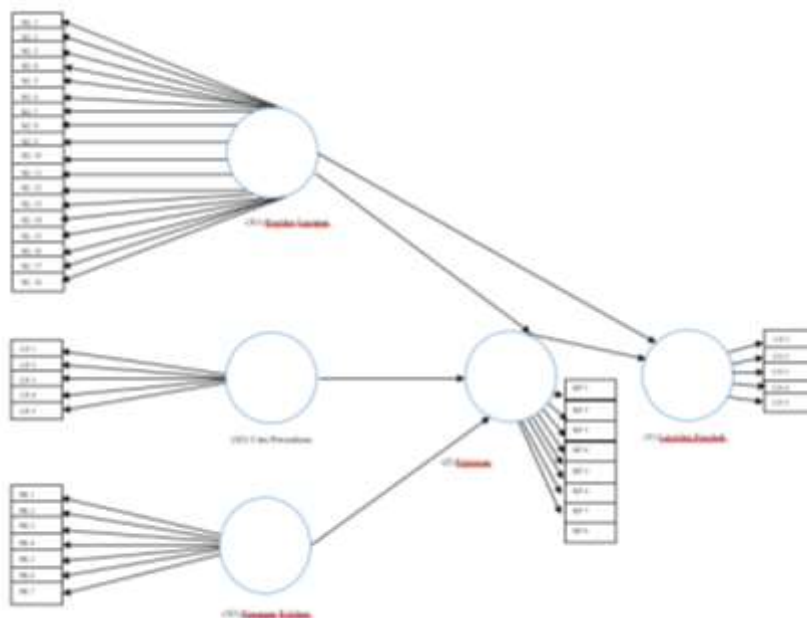


Figure 1. Outer Model

RESULTS AND DISCUSSION

In this study, to test the research hypothesis, Partial Least Square (PLS) analysis was used with the Smart PLS program.

R-Square

In assessing the model with PLS begins by looking at the R-Square for each dependent latent variable. Changes in the R-Square value can be used to assess the effect of certain independent latent variables on the dependent latent variable whether it has a substantive effect. For endogenous latent variables in a structural model that has an R² of 0.75 indicating that the model is "strong", an R² of 0.50 indicating that the model is "moderate", an R² of 0.25 indicating that the model is "weak" (Ghozali , 2016). The PLS output is as explained below:

Table 1. R-Square Value

Variables	R-Square
Satisfaction (Z)	0.709
Loyalty (Y)	0.578

Source: Research Results, 2023

Based on the results of testing the R-Square value above, it can be interpreted that the Satisfaction Variable (Z) which is influenced by the Service Quality Variable (X1), Corporate Image (X2) and Complaint Handling (X3) has an R² value of 0.709 which indicates that the model is "Moderate". Meanwhile, the Loyalty Variable (Y) which is influenced by the Satisfaction Variable (Z) has an R² value of 0.578 which indicates that the model is "Moderate".

Hypothesis Test

To answer the research hypothesis, the t-statistics for testing the following hypothesis can be seen:

Table 2. Hypothesis Testing Results

Influence	Original Samples(O)	T Statistics (O/STDEV)	Results
Service Quality (X1) -> Satisfaction (Z)	0.267	2,682	Significant t
Company Image (X2) -> Satisfaction (Z)	0.451	5,379	Significant t
Complaint Handling (X3) -> Satisfaction (Z)	0.180	2,533	Significant t
Satisfaction (Z) -> Loyalty (Y)	0.760	19,557	Significant t
Service Quality (X1) -> Satisfaction (Z) -> Loyalty (Y)	0.203	2,561	Significant t
Company Image (X2) -> Satisfaction (Z) -> Loyalty (Y)	0.343	5,525	Significant t
Complaint Handling (X3) -> Satisfaction (Z) -> Loyalty (Y)	0.137	2,486	Significant t

Source: Research Results, 2023

Based on the results of the hypothesis testing carried out, the following results are obtained :

Effect of Service Quality on Satisfaction

Based on the results of the hypothesis it is known that the Service Quality Variable



has a significant effect on Satisfaction, where the relationship has a T-Statistic value of 2.682 which is greater than 1.96. Then the research hypothesis which states "Service Quality Has a Significant Positive Influence on Customer Satisfaction of Bank NTT Maumere Branch" is proven.

The Original Sample value is positive at 0.267 which means Service Quality has a significant and positive effect on Satisfaction. According to the results of hypothesis testing it is proven that Service Quality has an important role in increasing Satisfaction. This is evidenced by the existence of a direct or positive relationship between Service Quality and Satisfaction significantly so that it can be interpreted that the better the Service Quality, the higher the Customer Satisfaction of Bank NTT Maumere Branch.

This research succeeded in proving that Service Quality has an impact on Customer Satisfaction. This is the same as previous research conducted by Windiari & Djumarno (2021) which states that Service Quality has a positive and significant effect on Customer Satisfaction. In addition, research by Myo et al. (2019) also stated that service quality has a positive effect on customer satisfaction. However, in contrast to the research by Puspasari et al. (2022) which shows that Service Quality has no significant effect on Customer Satisfaction

Effect of Corporate Image on Satisfaction

Based on the results of the hypothesis, it is known that the Corporate Image Variable has a significant effect on satisfaction, where the relationship has a T-statistic value of 5.379 which is greater than 1.96. So the research hypothesis states "Company Image Has a Significant Positive Influence on Customer Satisfaction of Bank NTT Maumere Branch." is proven.

The Original Sample value is positive 0.451, which means that corporate image has a significant and positive effect on satisfaction. According to the results of hypothesis testing it is proven that corporate image has an important role in increasing customer satisfaction. This is evidenced by the existence of a positive or direct relationship between Corporate Image and Satisfaction significantly so that it can be interpreted that the better the Corporate Image will increase the Customer Satisfaction of Bank NTT Maumere Branch.

This is in line with previous research conducted by Putri et al. (2021) which shows that corporate image has a direct and significant impact on customer satisfaction. Research by Puspasari et al. (2022) also found that corporate image has a significant effect on customer satisfaction. This is also in line with research conducted by Windiari & Djumarno (2021) which states that corporate image has a positive and significant effect on customer satisfaction.

Effect of Complaint Handling on Satisfaction

Based on the results of the hypothesis, it is known that the Complaint Handling Variable has a significant effect on satisfaction, where the relationship has a T-statistic value of 2.533 which is greater than 1.96. Then the research hypothesis which states



"Handling Customer Complaints Has a Significant Positive Influence on Customer Satisfaction of Bank NTT Maumere Branch" is proven.

The Original Sample value is positive 0.180, which means that Complaint Handling has a significant and positive effect on satisfaction. According to the results of hypothesis testing it is proven that Complaint Handling has an important role in increasing Customer Satisfaction. This is evidenced by the existence of a positive or direct relationship between Complaint Handling and Satisfaction significantly so that it can be interpreted that better Complaint Handling will increase Customer Satisfaction of Bank NTT Maumere Branch.

The results of the research analysis prove that Complaint Handling has a significant effect on Satisfaction, which means this is the same as previous research conducted by (Putri et al., 2021) found that Customer Complaint Handling has a direct and significant impact on customer satisfaction. However, this is not in line with research (Syamsudin & Fadly, 2021) which found that there was a partially significant negative effect between handling complaints on customer loyalty.

The Effect of Satisfaction on Loyalty

Based on the results of the hypothesis it is known that the Satisfaction Variable has a significant effect on Loyalty, where the relationship has a T-statistic value of 19.557 which is greater than 1.96. Then the research hypothesis which states "Satisfaction Has a Significant Positive Influence on Customer Loyalty of Bank NTT Maumere Branch" is proven.

The Original Sample value is positive at 0.760, which means that satisfaction has a significant and positive effect on loyalty. According to the results of hypothesis testing it is proven that customer satisfaction has an important role in increasing customer loyalty. This is evidenced by the existence of a direct or positive relationship between Satisfaction and Loyalty significantly so that it can be interpreted that the higher the Customer Satisfaction will increase the Customer Loyalty of Bank NTT Maumere Branch.

The results of the research analysis prove that satisfaction has a significant effect on loyalty, which means this is the same as previous research conducted by (Lismawati & Arrozi, 2020) which states that customer satisfaction has a significant positive impact on customer loyalty. Research (Gultom et al., 2020) also states that customer satisfaction also has a positive and significant effect on customer loyalty. However, this is different from research (Octavia, 2019) which states that service quality does not directly affect customer loyalty.

Effect of Service Quality on Loyalty through Satisfaction

Based on the results of the hypothesis, it is known that the Service Quality Variable has a significant effect on Loyalty through Satisfaction, where the relationship has a T-statistic value of 2.561 which is greater than 1.96. Then the research hypothesis which states "Service Quality Has a Significant Positive Influence on Customer Loyalty with



Satisfaction as Intervening on Customers of Bank NTT Maumere Branch" is proven.

The Original Sample value is positive at 0.203 which means Service Quality has a significant and positive effect on Loyalty through Satisfaction. So it can be interpreted that the better the Service Quality can increase Customer Loyalty with the support of Customer Satisfaction of Bank NTT Maumere Branch

This research succeeded in proving that Service Quality has an impact on Customer Loyalty through Satisfaction. This is in line with the research of Widnyana & Suarmanayasa (2021) which proves that customer satisfaction partially mediates the effect of service quality on customer loyalty at the Ularan Traditional Village LPD. Pradana & Hayaty (2019) also states that customer satisfaction is a good intervening variable for the relationship between service quality and customer loyalty of Bank Sumsel Babel. However, research by Trisnayani et al. (2023) stated that satisfaction mediates the effect of service quality on customer loyalty.

The Effect of Corporate Image on Loyalty through Satisfaction

Based on the results of the hypothesis, it is known that the Corporate Image Variable has a significant effect on Loyalty through Satisfaction, where the relationship has a T-statistic value of 5.525 which is greater than 1.96. Then the research hypothesis which states "Company Image Has a Significant Positive Influence on Customer Loyalty with Satisfaction as Intervening on Customers of Bank NTT Maumere Branch" is proven.

The Original Sample value is positive at 0.343, which means that Corporate Image has a significant and positive effect on Loyalty through Satisfaction. So it can be interpreted that the better the Corporate Image can increase Customer Loyalty with the support of Customer Satisfaction of Bank NTT Maumere Branch

This research succeeded in proving that Corporate Image has an impact on Customer Loyalty through Satisfaction. The research results are in line with Pradana et al. (2019) which states the relationship between corporate image and Customer Loyalty of the Sumsel Babel Bank through Customer Satisfaction. Research by Safitri et al. (2016) also stated that customer satisfaction mediates the effect of corporate image on customer loyalty. Research by Apriyanti et al. (2017) also stated that corporate image has a significant effect on customer loyalty through satisfaction.

The Effect of Complaint Handling on Loyalty through Satisfaction

Based on the results of the hypothesis, it is known that the Complaint Handling Variable has a significant effect on Loyalty through Satisfaction, where the relationship has a T-statistic value of 2.486 which is greater than 1.96. Then the research hypothesis which states "Complaint Handling Has a Significant Positive Influence on Customer Loyalty with Satisfaction as Intervening on Customers of Bank NTT Maumere Branch" is proven.

The Original Sample value is positive 0.137, which means that Complaint Handling

has a significant and positive effect on Loyalty through Satisfaction. So it can be interpreted that the better Complaint Handling can increase Customer Loyalty with the support of Bank NTT Maumere Branch Customer Satisfaction

This research succeeded in proving that Complaint Handling has an impact on Customer Loyalty through Satisfaction. This is in line with Kurniyawati (2020) research (2020) which states that satisfaction in mediating complaint handling affects customer loyalty.

CONCLUSIONS AND RECOMMENDATIONS

Based on the analysis and research results obtained, it can be concluded that Service Quality has a significant effect on Customer Satisfaction of Bank NTT Maumere Branch. Corporate Image has a significant effect on Customer Satisfaction of Bank NTT Maumere Branch. Complaint Handling has a significant effect on Customer Satisfaction of Bank NTT Maumere Branch. Satisfaction has a significant effect on Customer Loyalty of Bank NTT Maumere Branch. Service Quality has a significant effect on Customer Loyalty through Customer Satisfaction of Bank NTT Maumere Branch. Corporate Image has a significant effect on Customer Loyalty through Customer Satisfaction of Bank NTT Maumere Branch. Complaint Handling has a significant effect on Customer Loyalty through Customer Satisfaction of Bank NTT Maumere Branch.

As for the recommendations that can be given research from the implementation of this research, especially to the management of the Maumere branch of Bank NTT to improve service quality which affects customer satisfaction through increasing the ease of customer transaction procedures so that transactions can be carried out easily. Then corporate image influences customer satisfaction through increasing moral and ethical values so that customers can be comfortable with the services provided by officers. on handling customer complaints that affect customer satisfaction through improving the procedure for submitting complaints by prioritizing customers who first submit complaints so that they can be handled as soon as possible. For further research, it is expected to be able to add or develop other variables apart from the variables used in this study which are thought to influence customer loyalty such as customer trust.

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