
DETERMINANTS DEBTOR IN LOYALTY MORTGAGE LOANS PT. BANK CENTRAL ASIA

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ABSTRACT:

The research problem is there are few complaints debtor mortgage loans, about delay in the signing of credit, the complete lack of information, inadequate parking location and lack of security in the transaction. The purpose of this study to analyze the determinants of loyalty debtor mortgage loans to the loyalty of debtor. Research methods such as surveys, in 2015 the total population of 15,000 debtor, sample number of 155 respondents consisted of 78 men and 77 women, while the age range of the respondents were between 21-40 years. The analysis tool uses Structural Equation Modelling, research shows that the quality of service does not affect the debtor's satisfaction, service quality effect on loyalty and satisfaction loyalty effect on debtor. Theoretical contributions that service quality does not affect satisfaction kpr debtor, but the service quality directly affects the loyalty debtor, debtor satisfaction affects loyalty. Contributions practitioners that these findings are expected to improve marketing strategies asia central banks, especially in the field of mortgage loans.

Keyword: Service Quality, Satisfaction, Loyalty Debtor Mortgage loans.

INTRODUCTION

Increasing the population, the higher human need for shelter. Currently the demand for homes increased, although house prices are more expensive, but the ease of borrowing at banks cause increased consumer. There are several types of consumer sector financed with bank credit, one of which is the housing sector through a credit (mortgage loans). The increase in the provision of mortgage by banks because there are still many people who do not own a home, while the home is a basic human need. On the other hand most people can not afford to buy a house in cash, so that it becomes an opportunity for banks to sell mortgage loans. To increase lending, banks are trying to get new debtor to maintain and increase the loyalty of the old debtor so as not to move to a competitor bank. Enterprises maintain the loyalty of debtor to banks, mortgage loans Asian central banks trying to improve the quality of service one of them so that customers have the satisfaction and loyalty with Banks of Central Asian.

Some customers make the complaint on mortgage loans services include: (i) delays in the process of signing of loan agreement resulting mortgage contract officer Bank Central Asia late in coming to the site (ii) Mortgage loans contract officer incomplete information process mortgage credit agreement. (iii) parking available is inadequate; (iv) Mortgage loans contract officers are less friendly to debtor (v) have not provided the security of transactions of credit agreement (vi) ruang credit agreement is less suitable, especially the decor, the design of the room, the space less comfortable credit agreement, and minimally maintained the cleanliness of the toilets. Decreased loyalty debtor is likely due to lack of efficacy in the ministry can be seen from the number of complaints received.

In general, particularly financial services company wants to have debtor bank loyal to banks that debtor who make loans again. Increasing the amount of the loan and tells a satisfying experience to the other party, not to move to a competitor bank. Bank Central Asia as a financial services company expects to maintain and increase the loyalty of debtor, debtor's decision to use and choose the services affected by the quality of service. Bank of Central Asia trying to satisfy the needs and desires debtor which is to improve the quality of services by increasing the ability of employees through training. This is done to increase confidence and encourage more proactive in marketing the services, the ease of transaction, speed, and service in accordance with the expectations of debtor that debtor loyalty increases.

Satisfaction debtor must cause debtor loyalty is created, so that customers make repeat purchases when banks offer new products or updating existing products. To increase the interest debtor in order to purchase a home through credit, bank central asia in terms of maintaining the quality of service at the time of credit agreement in order to give satisfaction to debtor, debtor giving rise loyalty. Loyalty is the most important factor in business because it affected the satisfaction of debtor, in order to make transactions back. The first is based on the existing problems in the Asian central banks need to be further investigated the quality of service, satisfaction and loyalty debtor.

The two researchers found some results like Syamsi (2008) mentions the quality of service no significant effect on customer satisfaction, while Dharmayanti (2006) found that the quality of service has an influence on satisfaction. Bharwana, and Mohsin Bashir (2013) on the services sector universities in Pakistan found affect the quality of service satisfaction. Beigi, Jorfi, Tajarrood and Beigi (2016) at the Agricultural Bank of Khuzestan, the research says that affect the quality of service satisfaction. Sanayei, Shahin and Taheri (2012) in his research concluded that service quality effect on loyalty. Mohsan, Nawas Khan, Shaukat and Aslam (2011) on the Banking Sector of Pakistan results indicate service quality effect on satisfaction. Ivanauskiene and Volungenaite (2014) on the retail service quality research results have an influence on satisfaction. Awara (2014) mentions the influence of satisfaction on loyalty is equal to Mossahab, Mahamad and Ramayah (2010).

Based on the background mentioned above, the formulation of the problem in this study include (1) whether the quality of services affect the satisfaction of the debtor (2) whether the quality of service affect the loyalty of the debtor (3) whether the customer satisfaction affects loyalty debtor mortgage loans Bank of Central Asia. The first to analyze the impact of service quality to satisfaction of debtor central bank mortgage loans asia, second to analyze satisfaction to loyalty debtor and third quality service of loyalty debtor Bank Central Asia.

LITERATURE REVIEW

Relationship Quality of Service to the satisfaction

Mortgage loans could financing from banks, with the home purchase financing scheme to 80% of the price of the house. Mortgage loans are helping debtor bank lending facility to buy houses, shop houses, apartments, both new and second and also finance home renovations. Purchases of new homes developers usually already have agreements with banks to ease mortgage application process, therefore consideration when buying home mortgage loans that channel. Simple tips in buying a home tailored

to the desires, needs and abilities of the debtor. One strategy that can support business success in the banking sector is trying to offer quality services with high service quality which is evident in the performance or the performance of existing services (Parasuraman, Valerie, Zeithaml, Leonard and Berry, 1985). Parasuraman, et al. (1988) define service quality ratings as global judgment or attitude associated with the advantages of a services. Assessment of quality of service is the general attitude of the individual and company performance. Furthermore, they added that the quality of service is the extent and direction of the difference between perception and expectations of customers.

Service quality by Zeithaml and Bitner (2002) is the expected level of excellence and control over the level of excellence to meet the wishes of the customer. James and Mona (2001) describes the service quality is a complex topic, as indicated their needs, defines includes five dimensions: reliability, responsiveness, assurance, empathy and a form of approximate quality of service, the customer is usually affected by the said person, personal needs, and experience past. Assessment of quality of service based on research conducted Parasuraman, et al. (1988) known as service quality based on five dimensions of service quality include tangibility is a dimension of service quality among other physical facilities, equipment, personnel and means of communication as well as the circumstances surrounding neighborhood is tangible proof of the services provided by the service provider. Both reliability that is a dimension in the quality of services of the ability to provide the promised services on time consistently and reliably. Third responsiveness that service quality dimensions about staff capabilities to assist customers and provide services to respond. The fourth dimension of service quality assurance ie which includes the ability, courtesy and trustworthiness owned by staff, is free from risk or hesitations. Last empathy, include the ease of having good communication and understand the needs of customers.

One of the factors that affect the satisfaction of the debtor is a debtor's perception about the quality of service. Satisfaction debtor in addition influenced by the quality of services is also determined by the value, price and other factors that are personal, and that is the situation for a moment. To realize the quality services that lead to the satisfaction of debtor, the company should be able to identify who the debtors so that they can understand the level of perceptions and expectations of debtor on the quality of service. Satisfaction debtor is a comparison between the perceptions and expectations of debtor against companies' perceived debtor. The findings Dharmayanti (2006) quality of service has an influence on satisfaction. Bharwana, et al. (2013), Beigi, et al. (2016) and Mosahab, et al. (2010) found that the effect on the quality of service satisfaction. Quality of service is mentioned starting from the needs of customers and end on the perception of consumers. All parties who purchase and consumer banking services will give different ratings. From the description above, it can be concluded:

H₁: Quality of service affect the debtor's satisfaction

Relationship Service Quality To Loyalty

Quality of service companies needs to be improved through the ability of employees in providing excellent service to the debtor in accordance with existing procedures and regulations, this affects the loyalty of the debtor. Good service to the debtor gives the debtor good expectations for the service is a major factor that can be

used to increase customer satisfaction and loyalty impact on debtors for companies engaged in the service. The relationship between the performance of services by the debtor loyalty is with the increased performance of the services provided, will affect the loyalty of the debtor. Researchers Dharmayanti (2006), states that the quality of service has an influence on loyalty, Therefore, if the quality of service increases, the loyalty will also be increased.

The relationship between the performance of the service with loyalty debtor is reflected in the improved performance of the services provided, it will affect the debtor loyalty in using the services. Dharmayanti (2006), suggests that the quality of service has an influence on loyalty, therefore if the quality of service increases, the loyalty was also increased. Similarly discovered by Sanayei, et al. (2012), Ivanauskiene and Volungenaite (2014), Mosahab, et al. (2011), Ramayah (2010) and Beigi, et al. (2016) in his research also says there is influence between service quality on loyalty. From the description above, it can be concluded:

H₂: Quality of service affect the loyalty of the debtor

Relationship Satisfaction with loyalty

Satisfaction is feeling happy or disappointed someone who emerged after comparing the perception with the results or performance of services with expectations, satisfaction is predictive of consumer confidence in what is going to happen (Ruswanti, 2012). Kotler and Keller (2009) say that customer satisfaction is feeling happy or disappointed someone who emerged after comparing the performance of the product is considered against the expected performance. Lovelock (2002) explains that satisfaction is an emotional state, reactions could after their purchases of anger, dissatisfaction, annoyance, neutrality, joy or pleasure. No surprise that the company has been obsessed with customer satisfaction, considering the direct relationship with the customer loyalty, market share and profits. Crosby, Evans and Cowles (1990); Kim and Cha (2002) mentions customer satisfaction can be measured through the satisfaction to have the satisfaction of doing the right thing, overall satisfaction with the product or service.

Loyalty according Gremler and Brown (1997) is, the degree of the extent to which a consumer behaved repeat purchases of a service provider, has a desposisi or inclination positive attitude to the service providers, and only consider using these providers when the need arises to use the services it. Customer loyalty according to Kotler and Keller (2009) is a strongly held commitment to make another purchase or subscribe to a particular product or service again in the future even though the effect of the situation and marketing efforts that could potentially lead to the transition behavior. Hur, Ko and Valacich (2001) defines it as a deeply held commitment to buy back the product selection or service consistently in the future, resulting in repeat purchase products or services with the same brand. Though there are situational influences and marketing efforts having the potential to cause switching behavior to the products or services to other brands. Loyalty was measured in three dimensions, namely: repeat patronage, switching behavior, and word of mouth (Lin and Ding, 2006).

Satisfaction debtor a major prerequisite for the long-term relationship between the debtor and the company or known to the loyalty of debtor. Attitude of loyalty debtor affected by emotion and feeling satisfied beliefs and expectations of debtor. Companies must be able to change into a satisfied feeling a sense of excitement, a challenge for the company to create a special relationship between the debtor with the company in the

long term and will be profitable. The relationship between satisfaction and loyalty debtor debtor ie the higher the satisfaction of debtor, the higher the loyalty debtor to continue to use these services. Dharmayanti (2006) find satisfaction affects loyalty. Mohsan, et al. (2011); Awara (2014); Mosahab, et al. (2010) and Beigi, et al. (2016) also mention there is the influence of satisfaction on loyalty. Satisfaction is an encouragement desires of the individual goal-directed, satisfaction loyalty debtor will impact the product or service being offered when he gets satisfaction from the product or service. From the description above, it can be concluded:

H₃: Satisfaction affect the loyalty debtor.

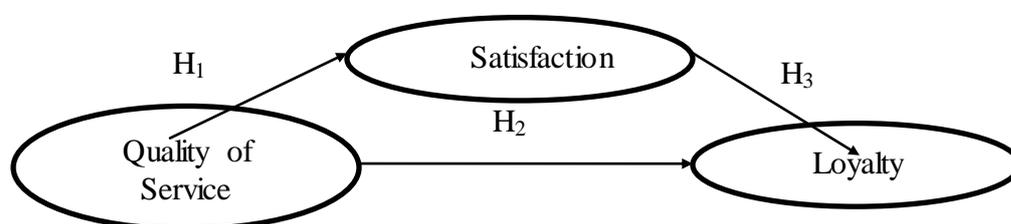


Figure 1. Frame of Research

METHOD

Population and Sampling

In this study, we examined a population of mortgage loans BCA. In determining the sample size adjusted by Structural Equation Modeling analysis technique. The sampling process is done with a sample = number of questionnaires x 5, for each question on the questionnaire are observable variables, the questionnaire study amounted to 34 statements, means it has 34 questionnaires were observed. Thus the number of samples required is $5 \times 34 = 170$ debtor (Hair, Anderson, Tatham dan Black, 2006). However, the questionnaire can be tested a number of 155 respondents, the rest is not the completed questionnaire. Number of male respondents oreng number 78, while women 77 people. The age range of the respondents between 21-40 year.

Measurement of variables

Quality of service in this study measured using dimensions are adopting from Parasuraman, et al. (1988), known as service quality include: reliability, responsiveness, assurance, tangibles and empathy. While loyalty in this study was measured using the dimensions of Lin and Ding (2006) which includes: repeat patronage, switching behavior and word of mouth. Furthermore, the measurement of the dimensions shown in the form of a questionnaire by the Likert method. Before the data were analyzed first tested the validity and reliability testing. Test the validity of Confirmatory Factor Analysis done by looking at the value of Kaiser-Meyer-Olkin Measure of Sampling (KMO) and Measures of Sampling Adequacy. In this test the value obtained must be greater than 0.5, which means that the factor analysis is right or appropriate for use, and can be further processed (Malhotra, 2004). Service quality scale 22 questionnaires, and only 19 valid questionnaires (KMO KP1 = 0.648, KP2 = 0.584, KP3 = 0.646, KP4 = 0.593, KP5 = 0.633), a satisfaction scale there are three questionnaires and all otherwise

valid (KMO Satisfaction (K) = 0.631) whereas there are 9 loyalty scale questionnaire and all otherwise valid (KMO L1 = 0.581, = 0.552 L2, L3 = 0.516). Test reliabilitis Cronbach Alpha values greater than > 0.6, which means reliable (Anindita and Hashim, 2009), that is to say the questionnaires quality of service, job satisfaction and loyalty can be said to be reliable as a means of data collection in the study. The next phase, our data were processed using the method of analysis of SEM (Structural Equation Modelling).

SEM ANALYSIS RESULTS

These results indicate that of the three hypothesis result that not all hypothesis is accepted, it can be seen from SEM testing we have done in the picture below:

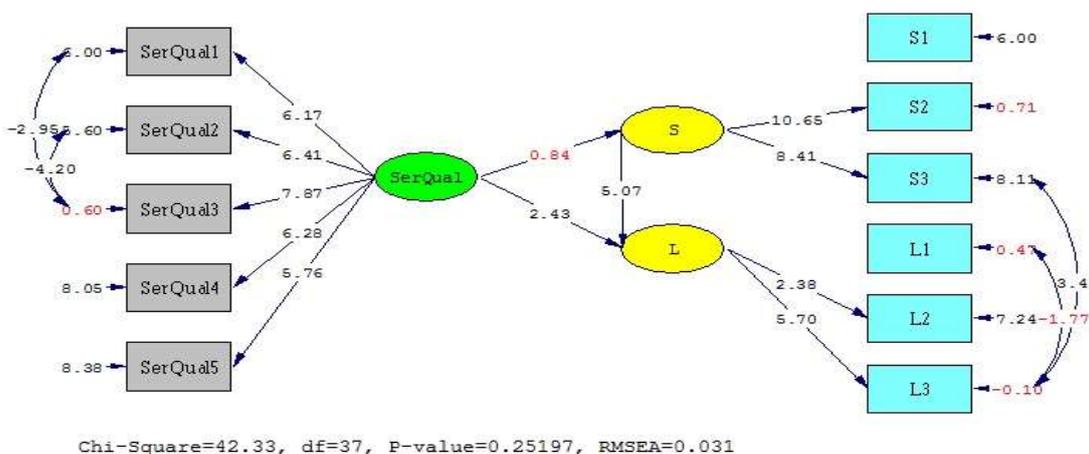


Figure 2. Path Diagram T-Value (Quality of Service (SerQual), Satisfaction (S) and Loyalty (L)).

Based on Figure 2 T-Value Path diagram above is a hypothesis in this study, structural equation presented in the following:

Table. 1
Structural Relationship Test Results

Hypothesis	Statement hypothesis	T-Value	Information
H ₁	Good service quality will improve the satisfaction of the debtor	0.84	Non Significant
H ₂	Good service quality will increase the loyalty of the debito	2.43	Significant
H ₃	Good satisfaction will increase the loyalty of the debtor	5.07	Significant

DISCUSSION

Results of testing the first hypothesis (H1), it was found that the analysis results do not support the hypothesis 1, that quality of service does not improve the satisfaction

of the debtor by 0.84. These test results show that quality of service does not affect the debtor's satisfaction. If seen the results of analysis of the actual dimensions of low value not significant dimensions of service quality is a dimension that gets complaints of customers. So the results of this study support the research Syamsi (2008), which says that the quality of service has no effect on satisfaction. and research does not support the result Bharwana, et al. (2013), Beigi, et al. (2016) and Mosahab, et al. (2010) which states there are significant quality of service and satisfaction. Quality of service is an effort to fulfill the needs and desires of customers, therefore the quality of service one important factor for banks to meet the needs of the debtor, but not necessarily as good as any service of providing satisfaction to debtor mortgage loans in Bank Central Asia.

In this case likely that the satisfaction of debtors affected by other factors such as low interest and does not change in a period of one year up to five years in accordance with the wishes of the debtor, in addition to facilitate the debtor in the filing of mortgage loans in Bank Central Asia can be done through branch offices closest Asian central bank so it does not need to come to the Bank Central Asia head office in Grand Indonesia and to accelerate the approval process of filing mortgage loans. To facilitate the process of debtor payment debiting the monthly installment is done automatically by the system Bank Central Asia. Mortgage loans debtors were satisfied that given the opportunity to select a date for debiting according to the wishes of the debtor that can be adapted to the date of payment of salaries of the debtor and the debtor facilitate the provision of funds for the payment of monthly installments. In addition to the debiting of installments can be adjusted to the date of receipt of a salary for the disbursement of funds could also be sent to another bank in accordance with the request of the debtor and remittance costs are cheap and the owner of the account can receive funds disbursement on the same day as the delivery system of money within three hours of the funds already into the account of the recipient. For now, if the funds disbursement of housing loans and the debtor has entered kerekening want to do transactions taking money at the counter was closed then the funds can be taken at ATM nearest the Bank Central Asia. In addition, for the satisfaction of the debtor is met, then the current central bank asia issued a product to shorten the time and reduce queues at the teller in the process of deposit and withdrawal of money the Bank Central Asia providing these two functions on the machine Automatic Teller Machine so that debtors can make transactions drag deposit directly machined without having to queue at the counter, especially for debtors of mortgages after the liquid funds could make a deal. The test results H2, found the results of research analyzes good quality services will increase the loyalty of the debtor by 2:43. Hypothesis 2 is proving good quality services may lead to increased desire for loyalty to the bank debtors and vice versa, as poor service quality led to a desire debtor is not loyalty.

The results of this study reinforce the research Sanayei, et al. (2012), Ivanauskiene and Volungenaite (2014), Mosahab, et al. (2010) and Beigi, et al. (2016), which states the service quality effect on loyalty. Based on the above analysis it can be seen that improvements in the quality of services provided to the debtor that exceeded expectations, the debtor will be higher loyalty to the bank. Furthermore, the results of hypothesis testing 3 found that the analysis results support H3 that good satisfaction will increase the loyalty of the debtor by 5:07. This shows that the satisfaction felt by the debtor, the debtor affecting the increase loyalty, otherwise low levels of satisfaction felt by causing the lower the debtor loyalty. The results of this study corroborate the results

Mohsan, et al. (2011), Awara (2014), Mosahab, et al. (2010) and Beigi, et al. (2016) which says that there is an influence of satisfaction on loyalty.

MANAGERIAL IMPLICATIONS

Services is one of the important factors for a company, because the service can influence loyalty asia debtor central bank and will increase the number of debtors. Satisfaction obtained debtor will certainly have an impact on loyalty that can bring benefits to the Bank Central Asia. Banks are able to meet the satisfaction of the debtor will have an impact on the loyalty of the debtor. Some inputs the results showed that the bank central asia, receive complaints of customers it is necessary to evaluate to pay attention to the building in order to always look clean, attractive and caring for the building on a regular basis so that debtors will feel comfortable and happy, personal employee of the bank central asia need to improve on time in the airport loan agreement, as well as setting up more modern equipment to support the process of credit agreement.

Credit agreement provided space needs to be expanded, the use of the room at the time the debtor timely credit agreement. In connection with many more promising competitor banks, especially mortgage loans is a top choice for most borrowers. Therefore, the company needs to make changes on a regular basis such as in terms of bank interest, the product housing loans given to the benefit for the debtor so as to attract the attention of the debtor, pay more attention to the debtor by preparing employees to help the debtor if there are less satisfied with the services need improvement in order to Bank Central Asia becomes the top choice for debtors.

CONCLUSION

The findings in this study can be interpreted that the first hypothesis, found no effect of service quality with satisfaction of mortgage loans debtors Bank Central Asia, the results of research can be said that if improved service quality will not provide satisfaction for mortgage borrowers Bank Central Asia then H1 rejected. The second hypothesis, there is the influence of service quality on loyalty mortgage loans debtors Bank Central Asia, so that it can be interpreted that good quality services will increase loyalty mortgage borrowers asia central bank then H2 is received. Furthermore, the third hypothesis, there is the influence of satisfaction on loyalty mortgage loans debtors Bank Central Asia, so that it can be interpreted that the satisfaction qualified mortgage loans debtor will increase the loyalty of Bank Central Asia, the H3 is accepted.

RECOMMENDATION AND LIMITATIONS OF RESEARCH

This study has weaknesses include: First, the study was carried out on the banking companies, namely PT. Bank Central Asia; Second, the subject of this study is limited 155 respondents borrowers mortgage, then for future research should be expanded to be generalized. Third, this study only discusses quality of service, satisfaction and loyalty of the debtor; for the future research may use other variables such as purchase intent. Advice to Bank Central Asia should devise a marketing strategy by evaluating the results of this study and attention to customer complaints through

increasing satisfaction to create loyalty in the company's mortgage loans debtors Bank Central Asia. It is therefore interesting if future research could examine the pattern of tendencies quality service, satisfaction and loyalty of several banks in Indonesia so it can be used as a comparison between banks to know the advantages and disadvantages of each of the banks so that it can be changed or innovation better and develop the banking world, especially in the field of credit.

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