Journal of Economic Education

The Influence of Service Quality on Loyality with Satisfaction, Trust and Corpaorate Image as Intervening Variables in Rukun Tani Village Cooperative Unit in Pageruyung District Kendal Regency.

Maeriyana ✉, Etty Soesilowati, Fahrur Rozi

Universitas Negeri Semarang, Indonesia

Article Info	Abstract
	KUD (Village Cooperative Unit) becomes the main pillar of rural community's economy which is a forum for the development of various rural community activities organized by and for the community itself. Therefore, support from various parties is needed to improve the progress of the KUD especially for its members to always be loyal to each of its business unit. The objective of the study is to analyze and identify the loyalty of members of the Rukun Tani Village Cooperative Unit who were influenced by the quality of service through satisfaction, trust and corporate image. The research method used is quantitative approach. The study population is 365 members and the sample is 191 members. The sampling technique used is proportional sampling. While the data analysis techniques used are descriptive analysis and path analysis. The results of path analysis showed that service quality has a direct effect on satisfaction, trust, corporate image, and loyalty. The service quality influences loyalty indirectly through satisfaction. The quality of service influences loyalty indirectly through trust. The quality of service influences loyalty indirectly through corporate image.

✉ Correspondence :
Postgraduate Universitas Negeri Semarang
Jalan Kelud Utara III, Semarang, Jawa Tengah, Indonesia 50237
E-mail: maeriyana@yahoo.com

INTRODUCTION

The increasing number of cooperatives with savings and loan business units makes the level of competition between these operations become stronger. Many savings and loan cooperatives are growing due to the purpose of cooperatives to improve the welfare of their members with an easy and complex service process. Cooperatives when compared to bank or other financial institutions cooperatives become the choice for the community because the service process is very easy and can support the business activities of its members. The types of service facilities provided by savings and loan cooperatives including banking and capital participation financing. The many rivals of savings and loan cooperatives that have been established, causing customers or members of cooperatives to be faced with many choices of savings and loan cooperative products offered.\

The development of cooperatives categorized into various types based on their membership and principles applied such as: Village Unit Cooperatives (KUD), Civil Servants Cooperatives (KPN), and Baitul Maal wal Tamwil (BMT). Types of cooperatives are aimed to intensify the duties and roles of cooperatives themselves, which are categorized based on place, types, and field of business or function in the community. Baitul Maal wal Tamwil (BMT) is a nonbank financial institution. The development of cooperatives each year is increasing,proven by the increasing number of cooperatives in Indonesia. Not only increased, but there are also many cooperatives that won achievements and several awards from the government, at the regional, national and international levels. The success of the cooperative is certainly supported by the presence of administrators and members who can work together and loyal to the cooperative.

According to Tjiptono, (2011) the service quality can be observed by comparing consumers' perceptions of services that they do receive or obtain with the services they expect or want from the service attributes of a company. Conventional definition of quality usually uses direct characteristics of a product such as: performance, reliability, ease of use, aesthetics, and so on. Ribbink, van Riel, Liljander, & Streukens, (2004) argued that the dimensions of service quality such as convenience perceived by customers, rapid response can develop customers' trust and loyalty so that the impression of the company's image is good.

Pantouvakis & Bouranta, (2013) suggested that customer satisfaction can be created directlyfrom the employees' job satisfaction in providing services to the customers. If the employee's performance is less than expected, the customers will be disappointed. If the performance is just as expected, the customers will be satisfied. If the performance exceeds expectations, the customer will be very satisfied or very happy. If the consumer's expectations of service are met / exceeded, it will result in high satisfaction because it has created consumers' pleasure which will influence the behavioral pattern leading to customer loyalty.

Customers' or members' trust on cooperatives is also a supporting element for members' loyalty. Trust is an important factor that can overcome crises and difficulties between business partners, besides that it is also an important asset in developing long-term relationships with other people or organizations. Kotler (2009) stated that trust is a key variable to maintain a long-term relationship including the brand. By obtaining high trust from members, members' loyalty in using cooperative services will be improved. Trust belongs to psychological area that is a concern to accept something the way it is based on expectations for good behavior from others. Consumer trust is defined as the willingness of one party to accept the risk of the action of another party based on the expectation that the other party will take an important action for the party who believes it, regardless of the ability to supervise and control the actions of trusted parties.

Corporate image / cooperative image also plays an important role in forming member loyalty. Brand image is interpreted by Roberts (2004) in (Hansory & Dharmayanti, 2014) as consumer perceptions and feelings towards a brand. Although not having enough information about a cooperative, information obtained from different sources such as advertising and word of mouth will influence the process of forming a corporate image. Corporate image is a the image

which conceptualized by the corporationas a way in which organization members trust the views of external stakeholders regarding their organization or a way in which organization managers want outsiders to view the company ".

Loyalty is defined as an expected behavior towardsa product or service which includes the possibility of further purchases or otherwise changes in service agreements or how likely the customer will switch to another brand or service provider. Tjiptono, (2014) divides loyalty into two parts, namely word of mouth (WOM) and loyalty. Christina, (2014) Customer loyalty is the customer's commitment to a brand, shop, or supplier, based on a very positive attitude and reflected in consistent repurchases. According to Pirbadi, (2014) loyalty shows the condition of a certain duration of time and requires that the purchase action occurs no less than twice. Customer loyalty in a business is influenced by service and satisfaction. Tjiptono, (2011) Services provide a special impetus for customers to establish a bond of mutually beneficial relationships that can increase satisfaction from the experience gained by customers, so that satisfaction contributes to the gaining customer loyalty.

With the achievement of the objectives of the cooperative to promote the welfare of its members, the behavior / attitudes of members' loyalty towards the cooperative will be created. Member loyalty will be created if members get good service and product quality so that members feel satisfied with the cooperative. Member loyalty to cooperatives will greatly help the cooperative in the success of its business, where now there are many shops, companies, or other business entities that are ready to compete offering products and services. Village Unit Cooperatives (KUD) should play an important role in the rural economy in accordance with the potential of their villages / regions. KUD is expected to be able to provide welfare to its members by providing services for products or services that can be useful to support the village's economic life which will have an impact on the economy globally. A cooperative can develop not depending on administrative costs, information costs, and supervision costs that can be reduced as low as possible but able to create quality services that are able to effect the

creation of customer loyalty to the cooperative itself by gaining profits, so that cooperatives are able to compete in the era of modernization.

Based on previous research conducted by Sumadi & Soliha, (2015) showed that the image of a bank significantly had a positive effect on customer satisfaction, but trust did not have a significant effect on customer satisfaction. In addition, the bank's image did not have a significant effect on customer loyalty. In addition, customer trust and satisfaction significantly influence customer loyalty. The mediation test shows that customer satisfaction mediates the effect of bank image on customer loyalty and customer satisfaction does not mediate trust in customer loyalty. The results of previous studies still have inconsistencies in the results so that it becomes a research gap in this study. The difference in the results of previous research provides an opportunity for researchers to review exogenous variables (service quality) that are mediated by satisfaction, trust and corporate image of loyalty. Based on this, the researchers felt it was important to discuss about "What is the quality of service to loyalty through satisfaction, trust and corporate image in the KUD Rukun Tani, Pageruyung District, Kendal Regency"

RESEARCH METHOD

The research approach used in this study is a quantitative approach. This study uses path analysis techniques (path analisys). The population used in this study were members of the Rukun Tani Village Cooperative in Pageruyung District, Kendal Regency, which amounted to 365 members. The sample used in this study amounted to 191 members by determining the number of samples using the Slovin formula, while the sampling technique used proportional sampling technique. The variables in this study consisted of variables in this study were satisfaction (Y1), trust (Y2), corporate image (Y3), loyalty (Y4), service quality (X1). The data collection technique in this study used a questionnaire with likert scale. The following is the model equation in this study:

$Y_1 = \alpha + \beta X_1 + \varepsilon_1$

$Y_2 = \alpha + \beta X_1 + \varepsilon_2$

$Y_3 = \alpha + \beta X_1 + \varepsilon_3$

$Y_4 = \alpha + \beta X_1 + \beta Y_1 + \beta Y_2 + \beta Y_3 + \varepsilon_4$

Note:

X1 = Service Quality

Y1 = Satisfaction

Y2 = Trust

Y3 = Corporate Image

Y4 = Loyalty

RESULTS AND DISCUSSION

The results of the descriptive analysis in this study indicate that service quality has an average of 72 in the good category. Average satisfaction 66 in the high category. Trust has an average of 61 in the low category. Corporate Image has an average of 71 in the high category, and the loyalty of members of the Rukun Tani Village Cooperative in Pageruyung District, Kendal Regency has an average of 62 in the low category. The path analysis with the help of the SPSS program is shown in Figure 1 as follows:
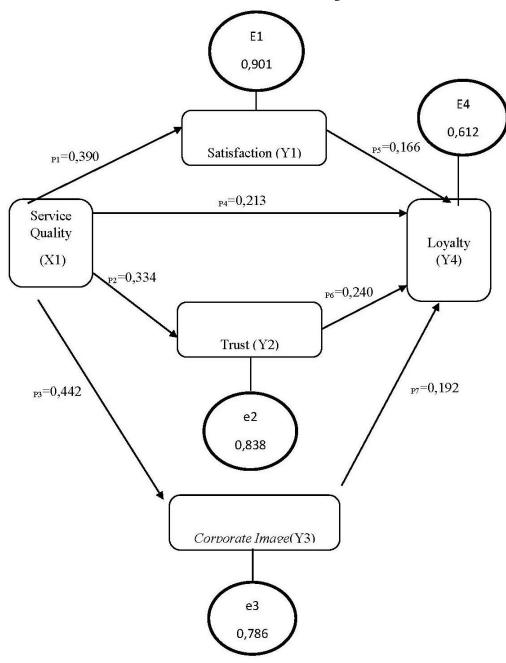

Figure 1. Path Analysis Model

Path analysis shows the effect of service quality on satisfaction is 43.3%, the effect of service quality on trust is 54.6%, the effect of service quality on corporate image is 61.8%, the effect of service quality on loyalty is 31.4%, influence of satisfaction towards loyalty by 22.0%, the effect of trust on loyalty is 21.6%, the effect of corporate image on loyalty is 20.2%. Indirectly the service quality has an effect on loyalty through satisfaction of 6.5%. Indirectly, service quality has an effect on loyalty through trust of 8.0%. Indirectly service quality has an effect on loyalty through corporate image at 8.5%.

The Influence of Service Quality on Satisfaction seen from the partial test (t test) in this study showed that the variable significance value of service quality on satisfaction is 0,000 which means <0.05. Based on this result, the statement which state that "the higher the quality of services provided by KUD employees to KUD members, the higher the level of satisfaction of members" **is accepted**. This means that service quality has a positive effect on satisfaction. This is in accordance with the opinion of Tjiptono (2011), which stated that "services provide a special impetus for customers to establish a relationship and emotional bond to understand carefully the expectations and specific needs of customers in order to increase customer satisfaction". Service quality in this case is an action or action offered and given by an employee or business unit that is intangible which can be felt by the customer. indicators of service variables in this study are: reliability, responsiveness, empathy, assurance, and tangibles.

Descriptive analysis of service variables whivch use 17 questions, shows that 191 members 20 or 10.47% of them get services from very good employees, 152 or 79.58% get good services from employees, and 19 or 9.95% get not quite goodservices from employees, while those who answered bad were did not exist. Classically, the service belongsto the good category, it can be seen from the results of the descriptive analysis that the overall respondents who answer the questions the most are between 62.51% to 81.25% are 79.58%. That means in this case generally the quality of service provided by employees is classified as good. On the indicators of reliability members who get service were 39.79%, responsiveness indicators were 51.31%, indicators of empathy obtained results of 48.17%, and indicators of security obtained results of 39.79%. The tangible indicators are in a very good category, which is 45.55%. Means in this case, although in general the service is in a good category, but there are customers or members who feel very good in terms of tangible facilities, namely the quality of services provided by employees. Partial determination test shows that the magnitude of the influence of service quality on satisfaction is 43.4%. The results of these studies are supported by research conducted by Yulia (2017) which states that service quality is influenced by satisfaction of 35.5%.

In this studythe influence of Service Quality on Trust can be seen from the partial test (t test) indicating that the variable significance value of service quality to satisfaction is 0,000 which means <0.05. Based on this results, it is stated that "the higher the quality of services provided by KUD employees to KUD members, the higher the level of trust members" **will be accepted**. This means that service quality has a positive effect on trust. This is in accordance with the opinion of Chiou & Droge, (2002), customers will directly evaluate the level of performance of a company and the services provided by employees to its customers. Therefore, if customers feel that they have a pleasant service, they will feel more confident in the company, so that they will increase their trust in the service of the company.

The customer is the main focus in the business, because without customers the company cannot make a profit to run its business. Therefore, the main thing to do is to provide good quality services to create trust in order to get loyal customers to the company. Trust as someone's willingness to depend on another party for certain risks. Many companies are increasingly realizing the importance of service quality. Service quality has a very important role for companies to attract consumers so that consumers feel valued by polite and friendly service. Partial determination test shows that the magnitude of the influence of service quality on trust is 54.6%. The results of these studies are supported by research conducted by Yogi (2016) by showing a positive influence between service quality variables and consumer trust.

The influence of Service Quality on Corporate Image seen from the partial test (t test) in this study shows that the variable significance value of service quality on corporate image is 0,000, which means <0.05. Based on these results, it is stated that "the higher the quality of services provided by KUD employees to KUD members, the higher the level of corporate image members" will be accepted. This means that service quality has a positive effect on trust. This is consistent with the opinion of Gronroos in Purnama (2006) that service quality includes the company's reputation, which is reflected in the company's image and business reputation.

Corporate image is the overall impression made on the minds of many people about a company Leon, (2007). Corporate image is related to company behavior attributes, such as business names, and variations in products / services offered. Store image is as consumers view stores in general. This includes perceptions and attitudes based on the sensation of stimulus related to the store received by the five senses of consumers from the services that have been provided through the company's services. When the services provided are good, the consumer's perception of the company's image is good, so that it will improve the company's reputation. Partial determination test shows that the magnitude of the influence of service quality on corporate image is 61.8%. The results of this study are supported by research conducted by Arindita and Sulistyaningtyas (2013) that there is a direct influence on the quality of service on the company's image, the higher the quality of service the higher the image of the company.

The Influence of Service Quality on Loyalty seen from the partial test (t test) in this study shows that the variable significance of service quality on loyalty is 0,000, which means <0.05. Based on these results, it is stated that "the higher the quality of services provided by KUD employees to KUD members, the higher the level of member loyalty" will be accepted. This means that service quality has a positive effect on trust. This is consistent with the opinion of Pirbadi (2014) stating that outlet cleanliness, service speed, and friendliness are indicators in Service quality that have an impact on Loyalty. Loyalty can be created through Service quality. A positive view of service quality can foster someone's loyalty to a product or service. The level of progress of a loyalty is obtained when consumers of a company recommend buying goods or services (Yuen, 2010). Therefore, service quality plays an important role in its relationship affecting the level of consumer loyalty, where the better the quality of service the company provides, the higher the loyalty of consumers. Partial determination test shows that the magnitude of the influence of service quality on trust is 31.4%. The results of this study are supported by research conducted by Sajadi & Rizzuto (2013) and Arisman's (2013) study which concluded that there was a positive effect of Service quality on Loyalty.

The influence of Satisfaction on Loyalty wasi ndicatedby the partial test (t test) in this study showed that the variable significance value of satisfaction with loyalty is 0.001, which means <0.05. Based on these results, it is stated that "the higher the satisfaction felt by KUD members, the higher the level of member loyalty" is accepted. This means that satisfaction has a positive effect on loyalty. This is in accordance with the opinion of Kotler (2002), which states that "Customer satisfaction and dissatisfaction with the product will affect the subsequent behavior patterns. Consumer satisfaction with an experience, if the customer feels satisfied, then he will show the possibility of returning to buy the same product. Satisfied customers tend to provide good references to products to others and will be loyal to the company.

Descriptive analysis of customer satisfaction variables using 19 questions, showed that 191 members 3 or 1.57% of them obtained satisfaction from very high KUD, 135 or 70.68% obtained satisfaction from high KUD, and 53 or 27.75% obtained satisfaction from Low KUD. Classically, customer satisfaction is included in the high category, it can be seen from the results of descriptive analysis that the overall respondents who answer the questions most are between 62.51% to 81.25% at 70.68%. Means in this case in general members get satisfaction that is classified as high. The expectation indicator obtained satisfaction of 50.79%. The performance indicator gains satisfaction of 38.74%. On the experience indicators get satisfaction of 52.88%.

On the comparison indicator, the satisfaction is 60.21%. While the confirmation and disconfirmation indicators are in the high category, which is equal to 52.88%. Means in this case in general customer satisfaction in the high category. Partial determination test results show that the magnitude of the influence of satisfaction on assets is 22.0%.

The influence of Trust in Loyalty seen from the partial test (t test) in this study shows that the variable significance value of trust in loyalty is 0.002, which means <0.05. Based on these results, things that state that "the higher the trust felt by KUD members, the higher the level of loyalty of members" is accepted. This means that trust has a positive effect on loyalty. This is in accordance with the opinion of (Kotler, 2009), which states that "Customer commitment to stay in touch with the company because of the belief or trust in the company so that it will make a repeat purchase of products produced by the company" and in accordance with research conducted by Isaac (2009) that there is a direct influence of Consumer Satisfaction and Consumer Trust in Consumer Loyalty.

Descriptive analysis of customer trust variables using 11 questions, showed that 191 members 1 or 0.52% of them obtained trust from very high KUD, 72 or 37.70% gained trust from high KUD, and 118 or 61.78% gained trust from Low KUD. Classically, customer trust is included in the low category, it can be seen from the results of the descriptive analysis that the overall respondents who answer the questions the most are between 43.76% to 62.50% at 61.78%. Means in this case in general members feel that trust is relatively low. On the system indicators used, the trust is 56.54%. The perceived risk indicator gains trust of 50.26%. However, the reputation indicator gained high trust of 52.88%. This means that in general, customer trust in the low category can be seen from members who lack trust in the system used by the KUD and the risks that must be borne by KUD members even though on the reputation of KUD members feel a high level of trust. Partial determination test results show that the magnitude of the influence of satisfaction on assets is 21.6%.

The influence of Corporate Image on Loyalty seen from the partial test (t test) in this study shows that the corporate image significance

value of loyalty to loyalty is 0.004, which means <0.05. Based on these results, it is stated that "the higher the corporate image provided by the KUD, the higher the level of loyalty of members" is accepted. This means that corporate image has a positive effect on loyalty. This is in accordance with the opinion of Samuel & Lianto, (2014) saying that attitudes are functionally related to buying behavior. Consequently, corporate image as an attitude influences purchasing behavior such as customer / customer loyalty.

Descriptive analysis of corporate image variables using 11 questions, showed that 191 32 members or 16.75% of them obtained corporate image from very high KUD, 125 or 65.45% obtained corporate image from high KUD, and 34 or 17.80% obtained corporate image of a low KUD. Classically corporate image is included in the high category, it can be seen from the results of the descriptive analysis that the overall respondents who answer the questions most are between 62.76% to 81.25% of 65.45%. Means in this case in general the members feel that corporate image is classified as high. On the performance indicators of obtaining a corporate image of 49.74%. The service indicator obtained a corporate image of 39.27%. But the moralities and management indicators obtained a low corporate image of 44.50% and 37.70%. It means that in this case in general the corporate image in the high category even though the moralities and management provided by KUD has not made members feel the level of corporate image of high KUD. Partial determination test results show that the magnitude of the influence of satisfaction on assets is 20.2%. The results of these studies are supported by research conducted by Zameer, (2015) who concluded that there was a positive influence on the image of loyalty.

Effect of Service Quality on Loyalty through Satisfaction, calculation of sobel test service quality on loyalty through satisfaction produces tcount greater than t table (2.99> 1.97) where this number explains that the indirect effect is significant. This proves that H8 states that "the higher the quality of service provided by KUD employees to members, the higher the level of loyalty through satisfaction as an intervening variable" is accepted. This means that partially service quality variables have an influence both

directly and indirectly through satisfaction with loyalty. This is in accordance with research conducted by Novianti (2018) that service quality also has a positive and significant indirect effect on customer loyalty through customer satisfaction. The magnitude of the indirect effect of service quality on loyalty through satisfaction is the same as the direct effect of the path coefficient of service quality on satisfaction multiplied by the path coefficient of satisfaction with loyalty. The results of the calculation of the research data show that the direct effect of service quality on loyalty is 21.3% while the indirect effect is 6.5%. Based on the results of these calculations, it can be seen that the direct effect of service quality on loyalty is greater than indirect effects through satisfaction. Therefore, in the relationship between service quality and loyalty, the satisfaction variable can be called the partial mediation variable.

The Influence of Service Quality on Loyalty through Trust, the calculation of the sobel test of service quality on loyalty through trust produces a tcount greater than t table (2.96> 1.97) where this number explains that the indirect influence is significant. This proves that H9 states that "the higher the quality of service provided by KUD employees to members, the higher the level of loyalty through trust as an intervening variable" is accepted. This means that partially service quality variables have an influence both directly and indirectly through trust in loyalty. The magnitude of the indirect effect of service quality on loyalty through trust is equal to the direct effect of the path coefficient of service quality on trust multiplied by the path coefficient of trust in loyalty. This is in accordance with the research conducted by Tanisah & Maftuhah (2015) which shows that service quality, trust significantly has a positive effect on customer loyalty. The results of the calculation of the research data show that the direct effect of service quality on loyalty is 21.3% while the indirect effect is 8.0%. Based on the results of these calculations, it can be seen that the direct effect of service quality on loyalty is greater than indirect influence through trust. Therefore, in the relationship between service quality and loyalty, the trust variable can be called a partial mediation variable.

The Influence of Service Quality on Loyalty through Corporate Image, the calculation of the sobel test of service quality on loyalty through corporate image produces a tcount greater than t table (2.80> 1.97) where this number explains that the indirect effect is significant. This proves that H10 states that "the higher the quality of service provided by KUD employees to members, the higher the level of loyalty through corporate image as an intervening variable" is accepted. This means that partially the service quality variable has an effect both directly and indirectly through corporate image on loyalty. The magnitude of the indirect effect of service quality on loyalty through corporate image is the same as the direct effect of the path coefficient of service quality on corporate image multiplied by the path coefficient of corporate image on loyalty. The results of the calculation of the research data show that the direct effect of service quality on loyalty is 21.3% while the indirect effect is 8.5%. Based on the results of these calculations, it can be seen that the direct effect of service quality on loyalty is greater than indirect influence through corporate image. Therefore, in the relationship between service quality and loyalty, the corporate image variable can be called a partial mediation variable.

CONCLUSION

Based on the results of research and discussion, it can be concluded that service quality directly influences loyalty through satisfaction, trust, corporate image. Then indirectly the quality of service has an effect on loyalty through satisfaction. Indirectly the quality of service influences loyalty through trust. Indirectly the quality of service has an effect on loyalty through corporate image in the KUD Rukun Tani, Pageruyung Subdistrict, Kendal Regency. For this reason, the role of members in this matter is member loyalty which greatly influences the progress of the KUD. KUD needs to maintain the trust of members so that member loyalty is always maintained, especially in the aspect of maintaining the reputation of the KUD and the risks perceived by members in each business unit and product service offered by the KUD Rukun Tani.

REFERENCES

Christina, F. S. (2014). Pengaruh Kualitas Pelayanan Dan Loyalitas Melalui Kepuasan Konsumen.Pdf, 91–124.

Hansory, M. F., & Dharmayanti, D. (2014). Pengaruh Experience Quality Terhadap Customer Loyalty Dengan Perceived Value Dan Brand Image Sebagai Variabel Intervening Di De Soematra 1910 Surabaya, *8*(2), 70–79. https://doi.org/10.9744/pemasaran.8.2.70-8

Ishak, A. (2009). Pengaruh Kepuasan Dan Kepercayaan Konsumen Terhadap Loyalitas : Studi Tentang Peran Mediasi. *Jurnal Siasat Bisnis*.

Jyh-Shen Chiou, Cornelia Droge, S. H. (2002). Does Customer Knowledge Affect How Loyalty is Formed ? http://journals.sagepub.com/doi/abs/10.1177/109467002237494

Kotler, Philip, K. L. K. (2002). *Pemasaran Jasa*. Jakarta: PT. Prenhallindo.

Kotler, Philip, K. L. K. (2009). *Manajemen Pemasaran*. (S. Adi Maulana, Ed.) (Ed.13). Indonesia: Erlangga.

Novianti, Endri, dan D. (2018). Kepuasan Pelanggan Memediasi Pengaruh Kualitas Pelayanan Dan Promosi Terhadap Loyalitas Pelanggan. *Jurnal Ilmiah Manajemen*, *VIII*(1), 90–108.

Pantouvakis, A., & Bouranta, N. (2013). The interrelationship between service features, job satisfaction and customer satisfaction. *The TQM Journal*, *25*(2), 186–201. https://doi.org/10.1108/17542731311299618

Pirbadi, D. (2014). Pengaruh Product Quality , Service Quality , Image Terhadap Loyalty Melalui Satisfaction, 177–198.

Ribbink, D., van Riel, A. C. R., Liljander, V., & Streukens, S. (2004). Comfort your online customer: quality, trust and loyalty on the internet. *Managing Service Quality: An International Journal*, *14*(6), 446–456. https://doi.org/10.1108/09604520410569784

Samuel, H., & Lianto, A. S. (2014). Analisis Ewom, Brand Image, Brand Trust dan Minat Beli Produk di Surabaya. *Jurnal Manajemen Pemasaran*, *1*(2), 47–54. https://doi.org/10.9744/pemasaran.8.2.47-54

Schiffman Leon, L. L. K. (2007). *Consumer Behavior*. (L. L. K. Schiffman Leon, Ed.) (Ed.7). Indonesia: PT Macanan Jaya Cemerlang.

Sumadi, S., & Soliha, E. (2015). the Effect of Bank Image and Trust on Loyality Mediated By Customer Satisfaction. *Jurnal Dinamika Manajemen (Journal of Management Dynamics); Vol 6, No 2 (2015): September 2015 (DOAJ Indexed)*, *6*(2), 121–132. Diambil dari http://journal.unnes.ac.id/nju/index.php/jdm/article/view/4301

Tanisah, & Maftuhah, I. (2015). The Effects Of Service Quality , Customer Satisfaction ,Trust, and Perceived Value Towards Customer Loyalty. *Jurnal Dinamika Manajemen*, *6*(1), 55–61.

Tjiptono, Fandy. (2011). *service,quality & satisfaction*. (Andi, Ed.) (Edisi 3). Yogyakarta: CV Andi Offset.

Tjiptono, Fandy. (2014). *Pemasaran Jasa*. (Andi, Ed.) (Ed.1). Yogyakarta. CV Andi Offset

Yulia Larasati Putri. (2017). Pengaruh Kualitas Pelayanan terhadap Loyalitas Pelanggan dengan Kepuasan sebagai Variabel Intervening (Studi Persepsi Pada Pelanggan Dian Compp Ambarawa), *10*(19), 70–90.

Zameer, H., Tara, A., Kausar, U., & Mohsin, A. (2015). Impact of service quality, corporate image and customer satisfaction towards customers' perceived value in the banking sector in Pakistan. *International Journal of Bank Marketing*, *33*(4), 442–456. https://doi.org/10.1108/IJBM-01-2014-0015