

The Effect of Customer Relationship Management, Customer Value and Dimension of Service Quality on Customer Satisfaction and The Impact on Customer Loyalty of PT. Bank Tabungan Negara (Persero), Tbk Kas Siteba Padang Office

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Abstract

This study was conducted because of the low level of customer loyalty. The customer relationship management, customer value, dimension of service quality and customer satisfaction were assumed as the factors affecting customer loyalty. The aim of this study was to describe and to analyze the effect of customer relationship management, customer value, and dimension of service quality on customer satisfaction as an intervening variable that has an impact toward customer loyalty. The population was 2780 customer and 353 customers were taken as samples by using accidental sampling. This study uses a quantitative approach. The analysis technique used is Structural Equation Model (SEM) to determine the effect of CRM, customer value, and dimension of service quality on customer satisfaction as an intervening variable that has an impact toward customer loyalty. The data collection technique in this study is using a questionnaire. The results of the study show: customer relationship management, customer value, and dimension of service quality have significant effect on customer satisfaction. customer relationship management customer value, dimension of service quality, and customer satisfaction have significant effect toward customer loyalty.

Keywords: CRM, customer value, and dimension of service quality, satisfaction, loyalty.

Introduction

Customer satisfaction has an important role for the survival of a bank. Kotler and Keller (2009: 25) define the level of satisfaction as a function of the perceived performance. Consumer expectations and delivered performance can cause why two organizations in the same type of business can be judged differently by consumers. Customers will form expectations of value and act accordingly, and they calculate and evaluate bids that provide the highest value.

According to Lovelock (2007: 133) explained that loyal customers have the following characteristics; make purchases or use services repeatedly, remain loyal to subscribe to a company in the long run, recommend products or services that have been used by other parties, and show immunity from the attractiveness of similar products or services from competitors. So, with loyal customers will provide a competitive advantage for the bank as they recommend to others, using the Bank's services continuously / not switching. The bank is currently not only trying to get new customers but also strives to retain old customers. This is also reinforced by Kotler, et al (2004) that companies realize the cost to attract a new customer can be five times the cost of maintaining an existing customer.

One Bank operating in Indonesia, namely the Bank Tabungan Negara or BTN is an Indonesian State-Owned Enterprise in the form of a limited liability company and is engaged in financial services. Loyal customers are invisible avocations for companies. They will try to defend the product and voluntarily will always try to recommend to others. Automatically word of mouth will automatically work. That is, when a customer is loyal, not only does the desire to transact but also relate, cooperating may even want to "own" in other words the customer or customer wants to join and become part of the Bank.

BTN customer loyalty is not optimal yet. There are five dimensions of service quality according to Parasuraman, et.al, in Tjiptono (2005) namely tangibles, empathy, reliability, responsiveness, assurance.

Besides that, that can influence customer loyalty is a good relationship that exists between the Bank and the customer, this is also called Customer Relationship Management. Consumer behaviour that is quite "irrational" can be explained by a view that the "good relationship" that is intertwined with consumers is the key to the success of a company in maintaining customers.

According to Kotler (2001) CRM is the process of managing detailed information about customers and all customers "contact points" carefully to maximize loyalty. According to Robinette (2001: 125) Customer Relationship Management contains several important factors including mutual benefits, commitment, truth and communication. Through the company's efforts to realize these four factors, it is expected that the company's relationship can achieve closeness with its customers.

In dealing with competition and retaining customers is not enough only with Customer Relationship Management, banking companies are required to have the ability in terms of consistency in delivering value to customers in order to maintain their customers. With this capability, banks can prevent customers from moving to other banks to obtain the same services and banks can compete fairly with other banks.

This study explains the influence of CRM, customer value, and dimension of service quality on customer satisfaction as an intervening variable that has an impact toward customer loyalty. The literature review is explained in the initial article of the article which then explains the conceptual framework and research hypothesis. The next section describes research methods, samples, and data analysis techniques. Then, the results of the research are discussed to answer the proposed hypothesis. In the end, explain the conclusions and suggestions from the results of this study.

Methods

This study uses a quantitative approach. The analysis technique used is Structural Equation Model (SEM) to determine the effect of CRM, customer value, and dimension of service quality on customer satisfaction as an intervening variable that has an impact toward customer loyalty. The data collection technique in this study is using a questionnaire. The population of this study is the total number of customers of PT. Bank Tabungan Negara of the Siteba Cash Office in Padang. The number of samples in this study was 220 respondents. This research is a quantitative analysis using the SEM (Structural Equation Model). On the results of confirmatory factor analysis can be seen the value of Chi Square 2030,369, degrees of freedom and probability level 0,000 <0,001. Test models show that this model matches the data or is fit. Although Chi square is quite large at 306,519, the Chi Square value is affected by the values of degrees of freedom. In this study the values of freedom are 1165. If the degree of freedom is smaller, then the chi square value will decrease.

Results and Discussion

Data Analysis

The first plot illustrating the distribution of the effect of effect of customer relationship management, customer value and dimension of service quality on customer satisfaction and the impact on customer loyalty of pt. bank tabungan negara (persero) according random effect model is given in figure 1.

In CMIN / DF Model Structures of 1.743 <2.00 the above structural model shows the RMSEA value, the CFI and CMIN / DF values have met the fit criteria. Analysis of the results in the full SEM model is carried out by conducting a goodness of fit test. The goodness-of-fit model test results are explained in the following table 1.

Based on the table 1, it can be seen that the Chi Square value is 2030,369 with a probability level of 0,000, according to Hair (2010) for the number of samples <250 with a significant Probability value included in good fit, the evaluation of the model in this study is fit. CMIN / DF is 1,743 small than 2.00, so the conclusion of the evaluation model is fit. The CFI value is 0.901 close to 0.95 so the conclusion of the evaluation model is marginal. The RMSEA value is 0.058 smaller than 0.08 so the

conclusion of the evaluation model is fit. TLI value is 0.891 close to 0.90, and then the conclusion of the evaluation model is marginal. The GFI value is 0.925 of 0.90, so the conclusion of the evaluation model is fit. AGFI value is 0.890 close to 0.90, and then the conclusion of the evaluation model is marginal. The NFI value is 0.836 close to 0.90, the conclusions of the evaluation model are marginal, and the PCFI value is 0.762 of 0.6, the conclusion of the evaluation model is fit. Based on the explanation above, it can be concluded that the model in this study is fit; the numbers on some criteria are close to the characteristics of fit, so the model in this study is suitable for use.

Criteria for goodness of fit structural models estimated can be fulfilled, and then the next stage is an analysis of the structural relationship model (hypothesis testing). The relationship between constructs in the hypothesis is shown by regression weights values (Hair: 2010). To analyze more clearly can be seen in the Table 2.

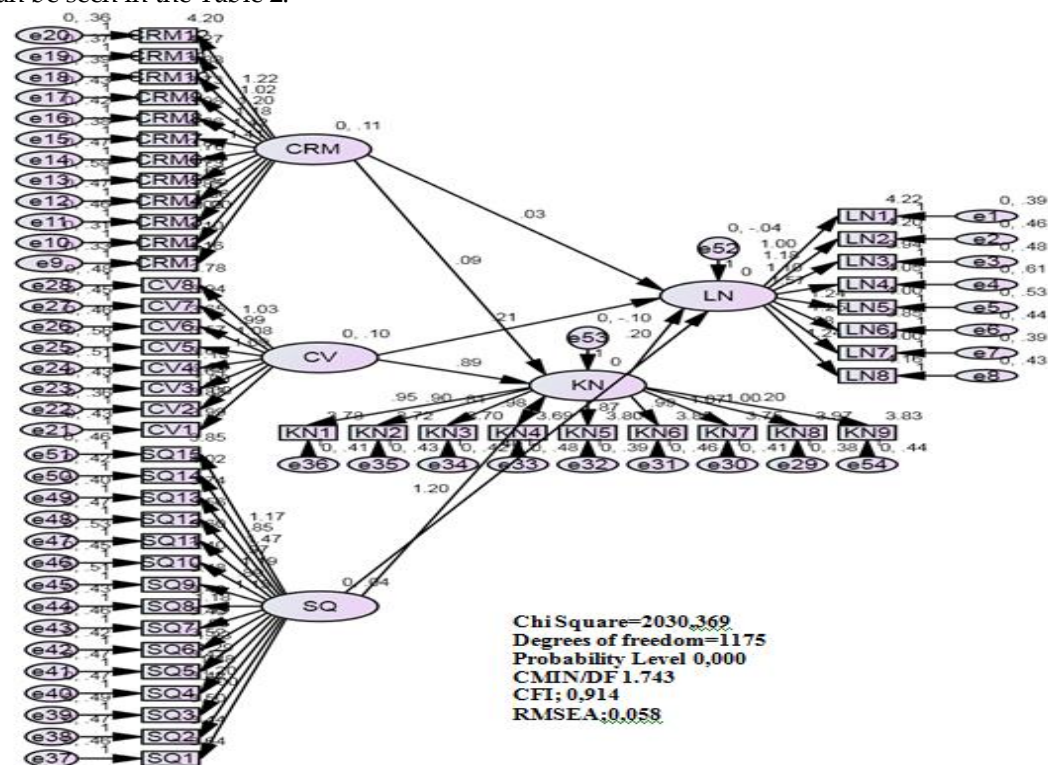


Figure 1 Structural Model

Table 1 Results of Goodness-of-fit Model Testing

No	Index	Critical Value	Result	Model Evaluation
1	Chi Square		2030.367 (p=0,000)	Fit
2	CMIN/DF	<2,00	1.743	Fit
3	CFI	≥0,95	0,901	Marginal
4	RMSEA	≤0,08	0,058	Fit
5	TLI	≥0,90	0,891	Marginal
6	GFI	≥0,90	0,925	Fit
7	AGFI	≥0,90	0,890	Marginal
8	NFI	≥0,90	0,836	Marginal
9	PCFI	>0,06	0,762	Fit

Source: Primary Data Processing Results

Table 2 Regression Weights

			Estimate	S.E.	C.R.	P
KN	<---	SQ	.157	.047	3.340	***
KN	<---	CRM	.461	.068	6.807	***
KN	<---	CV	.887	.133	6.686	***
LN	<---	CRM	.291	.046	6.388	***
LN	<---	CV	.609	.086	7.082	***
LN	<---	KN	.452	.067	6.799	***
LN	<---	SQ	.403	.084	4.829	***

Source: Primary Data Processing Results

Discussion

The Effect of CRM on customer satisfaction PT. Bank Tabungan Negara (Persero) Tbk, Siteba Cash Office Padang. Based on the results of the analysis shows CRM has positive and significant effect on customer satisfaction PT. Bank Tabungan Negara (Persero) Tbk, Siteba Cash Office Padang. CRM variables have a significant effect on customer satisfaction, meaning that these findings indicate that Customer Relationship Management gives meaning or contribution to customer satisfaction. In other words, it can be emphasized that the better in understanding customers, meeting customer needs, the programs that bring customers closer, and handling complaints will make customers satisfied with PT. Bank Tabungan Negara (Persero) Tbk, Siteba Cash Office Padang.

The findings of this study prove that customer satisfaction is determined by Customer Relationship Management. The better Customer Relationship Management can improve customer satisfaction PT. Bank Tabungan Negara (Persero) Tbk, Siteba Cash Office Padang. Customer Relationship Management is seen from understanding customers, meeting customer needs, programs that bring customers closer, and handling customer complaints.

Judging from the level of achievement of respondents, the complaint handling indicator has the highest level of achievement of respondents in Customer Relationship Management variables. This is the cause of customer satisfaction. This shows that handling complaints is better than other indicators. PT. The Bank Tabungan Negara (Persero) Tbk, the Siteba Padang Cash Office is able to handle customer customer complaints, deliver good problem handling, and follow up on customer written complaints. The advantages of this indicator that affect customer satisfaction.

According to Buttle (2007: 4) CRM basically focuses primarily on developing a customer-oriented business culture. In a customer-oriented culture, all resources will be allocated to support all steps to increase the value of the company in the eyes of the customer, as well as a reward system that can improve the positive behaviour of employees that lead to customer satisfaction.

CRM affects customer satisfaction. The results of Long (2013) research shows that CRM which is seen from employee behaviour and relationship development affects customer satisfaction. The results of Setyaleksana (2017), Iriandini (2015), Azzam (2014), and Christian (2015) showed that CRM affects customer satisfaction. Then the results of Nina's research (2016) show that CRM can affect customer satisfaction which then affects loyalty.

Effect of Customer Value on customer satisfaction PT. Bank Tabungan Negara (Persero) Tbk, Siteba Cash Office Padang. Customer Value has a positive and significant effect on customer satisfaction PT. Bank Tabungan Negara (Persero) Tbk, Siteba Cash Office Padang. The better the Customer Value, the more customer satisfaction will increase. Customer Value variables have a significant effect on customer satisfaction, meaning that these findings indicate that Customer Value gives meaning or contribution to customer satisfaction. In other words, it can be stressed that the better Functional value, Social value, Epistemic Value, Emotional Value, and Conditional Value will make customers satisfied with PT. Bank Tabungan Negara (Persero) Tbk, Siteba Cash Office Padang.

The findings of this study prove that customer satisfaction is determined by Customer Value at PT. Bank Tabungan Negara (Persero) Tbk, Siteba Cash Office Padang. The better Customer Value can

increase customer satisfaction. Customer Value is seen from Functional value, Social value, Epistemic Value, Emotional Value, and Conditional Value.

Judging from the level of respondent achievement, the functional value indicator has the highest level of respondent achievement in the Customer Value variable. This is the cause of customer satisfaction. Functional value indicators are better than other indicators in creating customer satisfaction. Functional value indicators are seen from the product features offered by the Bank and the benefits of the product as needed. The advantages of this indicator that affect customer satisfaction PT. Bank Tabungan Negara (Persero) Tbk, Siteba Cash Office Padang.

According Lovelock (2005: 21) says that value is a value obtained from objects or services depending on the needs of a person at a certain time. The value received by the customer is the overall assessment of the customer from the use of the product / service based on the perception of what is received and what is given. Better customer value compared to what competitors give will make customers feel satisfied. Customers will choose the products / services that they consider to be high in value, in line with the theory of customer satisfaction where customer satisfaction is the level of customer perception after comparing the actual performance of the product / service with what he expects from the product / service.

Customer Value affects customer satisfaction. The results of this study are in line with the results of the research by Surydana (2017) and Wahyuningsih (2011) showing that Customer Value affects satisfaction. In line with the results of Lam's (2004) study, it shows that Customer Value has an effect on satisfaction which in turn affects loyalty. Then the results of Simova's (2009) research show that customer value which is seen from the benefits obtained and customer sacrifice influences customer satisfaction.

The findings of this study prove that customer satisfaction is determined by Dimension of service quality at PT. Bank Tabungan Negara (Persero) Tbk, Siteba Cash Office Padang. The better Dimension of service quality can increase customer satisfaction. Dimension of service quality in this study is seen from tangible, reliability, responsiveness, assurance, and empathy.

Judging from the level of achievement of the respondents, the Emphaty (Attention) indicator has the highest level of achievement of respondents in the variable Dimension of service quality. This is the cause of customer satisfaction. Emphaty indicators (attention) are better than other indicators in creating customer satisfaction. Emphaty indicators (attention) seen from the language spoken by good employees, good faces, and serving sincerely. The advantages of this indicator that affect customer satisfaction PT. Bank Tabungan Negara (Persero) Tbk, Siteba Cash Office Padang.

Previous researchers have shown that the dimension of service quality can increase consumer interest in staying with the company. Service quality is determined in customer satisfaction or dissatisfaction. From the quality of service, the company can see how the satisfaction felt by its customers (consumers) for the products / services that have been given are in line with their expectations. The higher the service delivered to customers that exceeds the expectations of the use of the product / service provided by the company, the higher the satisfaction that the company's customers will feel.

Dimension of service quality affects customer satisfaction. Tessera's research results (2016) show that the dimension of service quality shows customer satisfaction. Then the results of Bharwana's (2013) research show that the quality of service seen from tangible, empathy, reliability, responsiveness, and assurance influences customer satisfaction. Then the results of the research of Agyapong (2011) and Felix (2017) show that there is an effect of service quality on customer satisfaction.

The findings of this study prove that customer loyalty is determined by Customer Relationship Management PT. Bank Tabungan Negara (Persero) Tbk, Siteba Cash Office Padang. The better Customer Relationship Management can increase customer loyalty. CRM is seen from understanding customers, meeting customer needs, programs that bring customers closer, and handling complaints.

Judging from the level of achievement of respondents, the complaint handling indicator has the highest level of achievement of respondents in Customer Relationship Management variables. This is

the cause of customer loyalty. This shows that handling complaints is better than other indicators. PT. The Bank Tabungan Negara (Persero) Tbk, the Siteba Padang Cash Office is able to handle customer complaints, deliver good problem handling, and follow up on customer written complaints. The advantages of this indicator that affect customer loyalty.

Broadly speaking, the reason for customer relationship management can build customer loyalty is first, there is a paradigm shift, namely product driven company to be a consumer driven company. The second reason, each customer has different needs so the company must be more sensitive to all complaints. Third, customers are everything because if there are no consumers then there is no business. Fourth, the cost of getting customers is far greater than the cost of retaining existing customers. The fifth reason is that in customer relationship management there is a database that is the main weapon of service in providing information (Sinaga, 2006)

Customer Relationship Management affects customer loyalty. The results of this study are in line with the results of Nina (2016) and Christian (2015) research which show that Customer Relationship Management affects loyalty that is influenced by satisfaction. In line with the results of Anggita (2015) and Bony (2017) research which shows that Customer Relationship Management influences customer loyalty

The findings of this study prove that customer loyalty is determined by Customer Value at PT. Bank Tabungan Negara (Persero) Tbk, Siteba Cash Office Padang. The better Customer Value can increase customer loyalty. Customer Value is seen from Functional value, Social value, Epistemic Value, Emotional Value, and Conditional Value.

Judging from the level of respondent achievement, the functional value indicator has the highest level of respondent achievement in the Customer Value variable. This is the cause of customer loyalty. Functional value indicators are better than other indicators in creating customer loyalty. Functional value indicators are seen from the product features offered by the Bank and the benefits of the product as needed. Excellence in this indicator that affects customer loyalty PT. Bank Tabungan Negara (Persero) Tbk, Siteba Cash Office Padang.

Value for customers (Customer Value) is a factor that causes customer satisfaction so they will be loyal. Monroe (2002: 46) defines customer value (Customer Value) as a tradeoff between customer perceptions of quality, product benefits and sacrifices made through paid sacrifices. Value for customers can also be seen as a reflection of the quality, benefits and sacrifices given to get a product or service. A banking product or service is said to have a high value in the eyes of the customer if it is able to provide the minimum quality, benefits and sacrifice

Customer Value affects customer loyalty. The results of this study are in line with the results of Simova (2009) research which shows that the results of the analysis show that Customer Value influences customer loyalty. Then the results of Sugianti's (2013) research show that Customer Value affects customer loyalty that is influenced by customer satisfaction.

Effect of Dimension of service quality toward customer loyalty PT. Bank Tabungan Negara (Persero) Tbk, Siteba Cash Office Padang. Based on the results of the analysis shows that the Dimension of service quality has a positive and significant effect toward customer loyalty PT. Bank Tabungan Negara (Persero) Tbk, Siteba Cash Office Padang. The better the Dimension of service quality, the more customer loyalty will increase. Dimension of service quality variables have a significant effect toward customer loyalty, meaning that these findings indicate that Dimension of service quality gives meaning or contribution to customer loyalty. In other words, it can be emphasized that the better the dimension of service quality in this study is seen from tangible, reliability, responsiveness, assurance, and empathy, then it will be making customers loyal to PT. Bank Tabungan Negara (Persero) Tbk, Siteba Cash Office Padang.

The better dimension of service quality can increase customer loyalty. Dimension of service quality in this study is seen from tangible, reliability, responsiveness, assurance, and empathy. Judging from the level of achievement of the respondents, the Empathy (Attention) indicator has the highest level of achievement of respondents in the variable Dimension of service quality. This is the cause of customer loyalty. Empathy indicators (attention) are better than other indicators in creating

customer loyalty. Empathy indicators (attention) seen from the language spoken by good employees, good faces, and serving sincerely. Excellence in this indicator that affects customer loyalty PT. Bank Tabungan Negara (Persero) Tbk, Siteba Cash Office Padang.

The dimension of service quality has a positive effect on consumers' buying back interest and interest in recommending the company to others. Based on the above opinion, tangibles, reliability, responsiveness, assurance and Empathy as a dimension of service quality affect customer satisfaction and will lead to customer loyalty, including they will add savings and recommend to others to save. Previous researchers have shown that the dimension of service quality can increase consumer interest in staying with the company. Dimension of service quality satisfies consumers to ultimately maintain loyalty (Thurau, 2002). When consumers receive a dimension of service quality that is better than the money they spend, they believe that they receive good value, which will increase their loyalty to service providers.

The results of the analysis show that the Dimension of service quality affects customer loyalty. The results of this study are in line with the results of research Kheng (2010) which shows that Dimension of service quality which is seen from tangible, empathy, reliability, responsiveness, and assurance influences customer loyalty. The results of Ivanauskien's research (2014) show that loyalty can be influenced by Dimension of service quality. In line with the results of Minh (2016) research, Mosahab (2010), and Dubey (2016) showed that Dimension of service quality affects loyalty.

Effect of customer satisfaction toward customer loyalty PT. Bank Tabungan Negara (Persero) Tbk, Siteba Cash Office Padang. Based on the results of the analysis shows that customer satisfaction has a positive and significant effect toward customer loyalty PT. Bank Tabungan Negara (Persero) Tbk, Siteba Cash Office Padang. The more satisfied the customer, the more customer loyalty will increase. Customer satisfaction variables have a significant effect toward customer loyalty, meaning that these findings indicate that customer satisfaction provides meaning or contribution to customer loyalty. In other words, it can be stressed that the more appropriate the service with the expected, according to the service with the rates paid, the availability of transaction facilities at all times, and the accuracy of operational working hours will make customers loyal to PT. Bank Tabungan Negara (Persero) Tbk, Siteba Cash Office Padang.

The findings of this study prove that customer loyalty is determined by customer satisfaction PT. Bank Tabungan Negara (Persero) Tbk, Siteba Cash Office Padang. The more satisfied customers can increase customer loyalty. The head of the customer can be seen from the expected service performance, service availability with the rates paid, availability of transaction facilities at all times, and the accuracy of operational hours.

Judging from the level of achievement of respondents, indicators of the accuracy of operational working hours have the highest level of achievement of respondents on the variable of customer satisfaction. This is the cause of customer loyalty. Indicators of the accuracy of operational working hours are better than other indicators in creating customer loyalty. Indicators of the accuracy of operational working hours seen from employees working according to operating hours and opening hours of the Bank on time. Excellence in this indicator that affects customer loyalty PT. Bank Tabungan Negara (Persero) Tbk, Siteba Cash Office Padang.

Customer satisfaction is the main driver for customer loyalty. Therefore, the company will always try to monitor customer satisfaction which will lead to increased customer loyalty. Denone (2007: 24) states that customer satisfaction in fact really influences the likelihood that they will come back again, but that satisfaction is only one of the factors that determine true loyalty.

The results of this study are in line with the results of Wong's research (2014) showing that customer satisfaction influences loyalty which is mediated by brand preferences and switching costs. While the research results of Kokhar (2011) show that customer satisfaction influences loyalty that is mediated by trust. In line with the results of research by Javed (2017), Minh (2016), and Ibojo (2015) which shows that satisfaction influences customer loyalty.

Conclusions

Based on the results, some conclusions can be drawn as follows: customer relationship management, customer value, and dimension of service quality have significant effect on customer satisfaction. CRM, customer value, dimension of service quality, and customer satisfaction have significant effect on customer loyalty.

Based on the above conclusions, there are some suggestions that the authors submit to PT.Bank Tabungan Negara (Persero) Tbk to increase customer loyalty including: (1) Improve customer value by Improve Epistemic Value through the use of products that can provide a positive experience to customers; Increasing social value through banks that are well known to customers and pride in saving; Increase conditional value through customers that can save time and effort to get services from the Bank; Enhancing emotional value through making customers feel comfortable transacting and happy after using the product at the Bank Tabungan Negara (BTN) Siteba Cash Office Padang; Improve emotional value through improving product features offered and product benefits as needed. (2) Increasing customer satisfaction by Service availability with rates paid through services provided in accordance with the costs incurred by customers and services in accordance with SOPs; Service compatibility with those expected through services provided in accordance with customer expectations and services provided professionally; Availability of transaction facilities at all times through the availability of adequate ATMs, sufficient number of employees for operations and facilities & infrastructure that can be used properly; Accuracy of operating hours through employees working according to operational hours and opening hours of the Bank on time. (3) Improve Customer Relationship Management by Improving programs that get closer to customers through activities / events to establish closeness with customers and programs that are carried out benefit customers; Meet the needs of customers through programs that are carried out according to customer needs and hospitality in serving customers; Understand customers by providing services in accordance with what the customer wants, understanding the condition of the customer, and understanding the transaction cancellation. (4) Improve Dimension of service quality by Improving assurance through employees can be trusted, employees provide a sense of comfort, and transaction security; Improving responsiveness through each customer is well served, asking for customer needs, and serving customers kindly; Increase reliability (reliability) through employees taking careful records, making ATM cards 1 week / 7 working days, and fast and precise transaction processing procedures; Repair Tangible through large parking lots, clean toilets, and comfortable Bank Hall rooms.

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