

How to Build Loyalty: The Role of Customer Satisfaction Gopay E-Wallet

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Abstract

The purpose of this research is to test and analyze the influence of experience and digital services quality to the satisfaction and its impact on customer loyalty of e-wallet Gopay di Semarang. A total sample of 110 respondents, the sampling technique used in this research is purposive sampling, purposive indicates that the data are taken from a specific target. The findings revealed that customer satisfaction is positively influenced by experience and digital service quality; customer loyalty is positively influenced by experience and digital service quality, and subsequent satisfaction influences customer loyalty of e-wallet Gopay. Satisfaction has the ability to mediate the impact of customer experience variables on customer loyalty, as well as the impact of varying digital service quality on customer loyalty in the e-wallet Gopay.

Keywords: *customer experience, digital service quality, satisfaction and loyalty*

Introduction

In current digital technology and payment via mobile phone has become a way of payment of the easiest, replace traditional payment. Advances in technology cause consumers rely on mobile because it is faster, easier, and tools to perform everyday transactions by using mobile phone. *E-wallet* is one of the powerful methods to make payment through online, the user is aware that the use of *e-wallet* can make financial transactions simple and quick. In terms of application of the financial, security/confidentiality of your privacy is very important increases are gaining importance in the digital age in the group of the millennial generation.

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The provision of incentives in the form of reward points and money return are also provided to the user, causing consumers choose to pay through *e-wallet*. *E-wallet* attracts users of all age groups to pay, because of the convenience, security, payment models that make it popular in developed countries such as Europe and United States. In underdeveloped countries like India and China, the bulk of e-wallet users adopt this strategy because it is the only way they can avoid going to the bank or ATM. For example, PAYTM has over 220 million users in India because digital wallets are accepted at general stores of small to large businesses, malls, and other locations. In China, about 94 percent of payments are made using an e-wallet, such as Wechat or Alipay. Based on a survey conducted Daily Social Research (2019) by 651 respondents from Indonesia shows the digital wallet is most often used is a Gopay as the first rank is 83,3%, then OVO is 81,4%, DANA 68.2%, LinkAja 53,0% and Doku ranked fifth is 19.7%.

A company's first purpose is to create customer satisfaction, where customer satisfaction or discontent is defined as the consumer's reaction to a perceived disparity between previous expectations and actual product performance. There are several factors that affect the satisfaction, including customer experience and quality services that lead to satisfaction to the creation of loyalty. Lemon and Verhoef (2016) describes the customer experience as a multidimensional concept that involves the response of cognitive, affective, emotional, social and physical customers to the company during a customer journey that is integrated in the customer experience, so that it allows the emergence of a customer satisfaction before the occurrence of customer loyalty.

A preliminary survey has been conducted with respondents 20 people showed that customers are quite satisfied because of the experience and the quality of digital services, although there is still that feeling let down (Table 1).

Table 1 Results of the Preliminary Survey of the subscriber e-wallet Gopay

| No | Variable | Rating | Sum | % |
|----|-------------------------|----------------|-----|-----|
| 1. | Customer experience | 1. Not good | 0 | 0% |
| | | 2. Good enough | 18 | 90% |
| | | 3. Very good | 2 | 10% |
| 2. | Digital service quality | 1. Not good | 2 | 10% |
| | | 2. Good enough | 16 | 80% |
| | | 3. Very good | 2 | 10% |
| 3. | Satisfaction | 1. Not good | 0 | 0% |
| | | 2. Good enough | 14 | 70% |
| | | 3. Very good | 6 | 30% |
| 4. | Customer loyalty | 1. Yes | 15 | 75% |
| | | 2. No | 5 | 25% |

Source: Preliminary Survey (2021)

Table 1 shows that 10% had very good experience, 90% had quite good experience; 10% of the 20 respondents considered the quality of digital services to be very good and 80% quite good; 70% quite satisfied so 75% loyal customers. It seems that the majority of customers have a fairly favorable experience and quality of digital services for the Gopay e-wallet. The problem then is whether the customer will always use the Gopay e-wallet? This question also prompted the author to find out more about customer loyalty. In essence, customer loyalty cannot be separated from the satisfaction received by consumers and a good experience because it will keep customers loyal.

How do companies create customer loyalty? In this study on the Gopay e-wallet, what must be underlined is that a fairly good experience with good digital service quality will certainly lead people to get good/positive satisfaction. Customers will be happy with quality digital services. People also feel satisfied when they have a pleasant experience. Tjahjaningsih et al., (2020) support this by claiming that customer experience influences customer satisfaction, which in turn influences customer loyalty. According to Nobar et al (2018), customer experience has a significant impact on consumer happiness and loyalty, either directly or indirectly through customer satisfaction.

Service quality is a comprehensive assessment of service excellence, which provides impetus for customers to forge stronger bonds with the company (Ladhrari et al, 2008). Service users tend to be reluctant to make classical transactions and prefer to use gadgets, especially cellphones or smartphones to fulfill their transaction needs. Digitizing services must be able to answer the various needs and desires of service users when using the products offered by the company. Along with current technological developments with

conditions that greatly pamper service users, the shift in consumer behavior is oriented towards gadgets that are all digital-based and are practical, easy, comfortable and most importantly fast. Providing better service has an impact on increasing customer satisfaction. This statement is in accordance with the research results of Sedjai, et al (2018) and Calisir et al., (2016) which explain that service quality has a positive and significant influence on satisfaction. However, Hermawan et al., (2017) and Rimawan et al., (2017) explain that service quality has no effect on satisfaction.

Satisfaction is a person's feeling of pleasure or disappointment that arises by comparing the perceived performance of the product to his expectations (Kotler and Keller, 2015). In line with the research results of Sedjai et al (2017), Hoe, L & Manshori, S (2018) revealed that satisfaction has a positive and significant influence on loyalty. This means that the higher the amount of customer satisfaction, the higher the level of loyalty; even loyal customers will always support the product being promoted by speaking positively about it and recommending it to others. In contrary to the findings of Powers and Choi (2018), it has been discovered that contentment has no impact on loyalty.

Customer loyalty is defined Oliver (2003) as a deep commitment to re-purchase or subscribe to a product or service consistently. There are many factors that affect customer loyalty, one of which is customer satisfaction, satisfied customers will tend to be more loyal than dissatisfied customers. This is in line with Daikh's research (2015) which states that there is a positive and significant influence between customer satisfaction and customer loyalty. Research by Bicaia et al., (2017) concluded that there is a positive relationship between customer satisfaction and loyalty but the opposite, according to Jimanto and Kunto (2014) in their research, states that satisfaction has no effect on customer loyalty.

Literature Review And Hypotheses

Customer Experience

Customer experience is a positive experience that consumers perceived that can give you the image of the company and raises their interest to be able to become loyal customers. Nasermodeli (2012) defines the customer experience as when a consumer receives a sensation or knowledge as a result of some level of contact with the many elements created by the events service. Sensation or knowledge gained will be automatically stored in the memory of customers. Nasermodeli, Ling and Maghnati (2013) describes the experience of

the customers, consists of as a Sensory experience as the perception of aesthetic and sensory about the neighborhood shopping, atmosphere, products, and service to help the individual perform the fulfillment of the identifiable image of self; Emotional experience as the mood and emotions that evolve during shopping trips and Social experience as the relationship with other people or society in general. Each impact social has the power to mmepengaruhi thoughts, feelings and consumer activity. Peer groups, mass media, television, radio and newspaper have an impact on the formation of individual behavior through the process of socialization. Indicators of customer experience according to Schmitt (1999) are sense, feel, think, act, and relate.

Digital Service Quality

Digital service is a form of efforts to meet the needs of service users are increasingly demanding method of business is mobile, fast and concise to the payment service in all forms of transaction made. The development of technology can't be circumvented or inhibited, and inevitably the industry should soon adjust, so that service users did not move. It is directly related to the quality of digital service, which may be defined as attempts to meet consumers' requirements and aspirations, as well as the precision with which the service is delivered in order to meet consumers' expectations (Tjiptono, 2007). With comparing the consumer's perception of the service that is obtained by service that is expected of the attributes of a service organization, service quality may be determined. If the service provided is as expected, the quality of service is considered acceptable and satisfactory; if the service provided exceeds consumer expectations, the quality of service is considered excellent. If, on the other hand, the service obtained falls short of expectations, the service quality is deemed poor. The voice of the client on the benefits or privileges of the product or service as a whole can also be characterized as service quality (Zeithaml, 1988). According to Parasuraman, Zeithaml, and Berry (1998), the quality of digital services is defined by five dimensions: tangibles, realibility, responsiveness, and assurance.

Satisfaction

Customer satisfaction is prioritized at the highest levels of a corporation. Has a part in the success of a business, whether it is based on the sale of goods or services. Customer satisfaction can be attributed in terms of meeting customer expectations as the parameters

associated with satisfaction in a business that is oriented towards the market with efforts to meet the needs of the customer, judging from the customer side, the key to the company's success lies in the satisfaction of the customer (Malik & Ghaffor, 2012). Customers will be satisfied if the product or service meets their requirements and demands, and they will become loyal customers, increasing the company's customer equity. Client happiness, in the context of relationship marketing, is the path that leads to long-term customer retention since the customer has a very high degree switch (Lin & Wu, 2011). According to Lovelock and Wirtz (2011) customer satisfaction is defined as an attitude that is decided based on the experience obtained and find that consumers have the criteria are essentially the same with some types of service that give satisfaction to the customers. According to Kotler and Keller (2016) maintain customers is important than the lure customers. There are four indicators to measure customer satisfaction are repurchase, words of mouth, create brand image, create repurchase decision.

Loyalty

Mascarenhas, Kesavan, and Bernacchi (2006) define loyalty as the step closest to customer returns' buying behavior. Loyalty has traditionally been defined as the sum total of all the experiences that customers desire from a service provider or product. Loyalty is the buying behavior that leads to a commitment to buy and for the support of returning the products or service in the future. Loyalty is built with ways to improve the experience, service and satisfaction through the creation of emotional value and functional businesses. Customer loyalty is a key factor to maintain that there is in the business competition. According to Griffin (2005) indicators of loyalty consists are repeat purchase consistently, purchase across product and service lines, referral, retention.

Effect of Customer Experience on Satisfaction

Customer experience is how a person feel when using a product, system, or service, a customer has a positive experience will tend to experience satisfaction. Customer experience is essentially subjective, because the user experience based on the feelings and thoughts of individuals about a product that she wore. Customer experience is dynamic, because it always changed from time to time in line with the change of circumstances, so the need for keeping the dynamic nature it on a positive against a product. This is supported by research

Nobar (2018), Dewi et.al. (2018) who stated in his research that customer satisfaction is positively influenced by customer experience. The better the customer experience the higher the customer satisfaction to the company.

H₁: Customer experience has a positive effect on customer satisfaction.

Effect of Digital Service Quality on Satisfaction

Kotler and Keller (2016) explains that satisfaction is a feeling delighted or disappointed in someone that emerged after comparing the performance or results the product is thought out to the performance or outcome that is expected. If the service is below expectations, then the customer is not satisfied on the contrary, if the service meet the expectations, then the customer is satisfied. The service provider is an ambassador of the organization; because they appreciate balance of quality in a service in the minds of customers. The subscription provider acts as the limiting boundaries that connect the commercial organization from the inside and outside with acquire information and disseminate this information to all parties. There is some empirical research that supports that service quality effect on satisfaction as conducted by Hsi Yu & Chen Chang, (2010). Research Tjahjaningsih et al., (2018) and Sumara& Salim (2020) gives the result that the quality of digital service and significant positive effect on customer satisfaction.

H₂: Digital Service Quality positive effect on customer satisfaction.

Effect of Experience on Customer Loyalty

A pleasant customer experience, in addition to making consumers satisfied, has another effect: it makes customers loyal to the product they're using. This is caused by customers' unwillingness to switch products or brands since they're happy with the one they're using. The impact of the firm's serious measures is that as the number of consumers who have great experiences with the products or services utilized grows, more and more customers will become loyal, allowing the company to forecast future income. Nobar (2018) in his research has proven that customer experience has a positive and significant influence on customer loyalty. The better the customer experience, the higher the customer loyalty to the company.

H₃: Customer experience has a positive effect on customer loyalty.

The Effect of Digital Service Quality on Customer Loyalty

Service quality is realized through the fulfillment of the needs and wishes of the customer as well as the accuracy of its delivery in offset or exceed customer expectations. Oliver (1997) explains that loyalty is seen as a commitment that held deep to buy or supports the back of the product or service that is preferred in the future, although the influence of the situation and marketing efforts potentially cause customers to switch. A good service will make the customers to be happy and potentially remain loyal to the product and the company. The results of the research Bicaia et al., (2017) provide findings that service quality has a positive effect on loyalty. Research Tjahjaningsih et al., (2018) gives the result that the quality of digital service has positive and significant effect on customer loyalty the better The quality of digital service then it will be more loyal customers to the company.

H₄: Digital Service Quality positive effect on customer loyalty.

The Effect of Customer Satisfaction on Customer Loyalty

Customer satisfaction being the deciding factor that powerful in shaping customer loyalty. As we know that satisfied customers and are very satisfied customer into a loyal, moreover not only be loyal, even they may be voluntarily refer the product to others. Of overall activities performed by a company on will boils down to the value that will be provided by the customer regarding the satisfaction that is felt. In a study conducted by Bicaia, et al., (2017) give the results of the investigation that customer satisfaction has positive and significant effect on loyalty. It demonstrates that a high level of customer satisfaction can lead to increased customer loyalty. Customers will be more loyal to the company if they are satisfied.

H₅: Customer satisfaction has a positive effect on customer loyalty

Research Methods

Population in this study is all of users *e-wallet* Gopay with the following characteristics: 1) minimum age of 17 years, 2) had used at least 2 times. Purposive sampling is a sampling approach that obtains accurate information from the right object. The following criteria were utilized in this study: 1) minimum age of 17 years old, 2) have used at least three times, and 3) willing to submit the necessary information. the population in this study cannot be known with certainty then the determination of the minimum sample size of

the sample when the number of unknown population can be calculated using the formula that put forward by Rao Purba (2006). Samples taken in research obtained by 97 then the number is rounded up to 100 people respondents. A questionnaire on a Likert scale of 1 to 7 was used to collect data.

Results And Discussion

Description of respondents

This study uses primary data, namely the respondents' responses to the questionnaire statements. 140 questionnaires have been distributed, which have been returned and filled out as many as 110 questionnaires. Based on the gender of the respondents, it is known that the percentage of respondents is nearly equal between women and men, that male is 40 %, and that the percentage of respondents with female sex is 60 %. When viewed from the age group of respondents, most of them are included in the age group of 28 - 38 years as many as 65 people with a percentage of (59%). From the last education level taken, most of the respondents have an undergraduate education level or below with a percentage of 43% or as many as 48 people. Based on income, most of the respondents earn Rp. 3.000.000 – Rp. 3.950.000 with a percentage of 46% or as many as 51 people.

Instruments Test

The results of the validity test show that each variable has a KMO value > 0.5 so it can be stated that the sample adequacy requirements have been met. The customer experience loading factor has a value ranging from 0.911 to 0.946; digital service quality has a value ranging from 0.876 – 0.947; customer satisfaction has a value ranging from 0.911 to 0.944; and customer loyalty has a value ranging from 0.936 to 0.955. So it can be stated that all variables having indicators > 0.4 are declared valid and further analysis can be carried out.

The results of the reliability test show that the customer experience variable has a Cronbach's Alpha value of 0.974; the quality of digital services has a Cronbach's Alpha value of 0.991; customer satisfaction has a Cronbach's Alpha value of 0.955; and customer loyalty has a Cronbach's Alpha value of 0.967. So it can be stated that all variables that have Cronbach's Alpha values above 0.7 can be declared reliable and further analysis can be carried out.

Model Test

Model I has a coefficient of determination of 0.869, which suggests that customer experience and digital service quality can explain 86.9% of customer satisfaction, with the remaining 13.1 %t explained by variables not included in the current model. The calculated F value is 361.812 and the significance value is $0.000 < 0.05$. This shows that the variables of digital service quality and customer experience have a simultaneous effect on customer satisfaction.

Model II has a coefficient of determination of 0.913, which suggests that digital service quality, customer experience, and customer satisfaction can explain 91.3 percent of the customer loyalty variable, while other variables outside the model variables can explain the remaining 8.73 %. The calculated F value is 384,220 and the significance value is $0.000 < 0.05$. This shows that digital service quality, customer experience, and customer satisfaction have a simultaneous effect on customer loyalty variables.

Table 2. Regression Analysis Summary

| Explanation | Model Test | | | Hypothesis Test | | | Result |
|---|--------------|---------|-------|-----------------|--------|-------|----------------------|
| | Adj R^2 | F | Sig | β | t | Sig | |
| Regression Model I | | | | | | | |
| The Effect of Customer Experience and Digital Service Quality on Customer Satisfaction. $Y_1 = 0.687 X_1 + 0.257 X_2$ | | | | | | | |
| Customer Experience on Customer Satisfaction | 0.869 | 361.812 | 0.000 | 0.687 | 76.575 | 0.000 | H1 : Accepted |
| Digital Service Quality on Customer Satisfaction | | | | 0.257 | 2.461 | 0.015 | H2 : Accepted |
| Regression Model II | | | | | | | |
| The Effect of Digital Service Quality and Customer Experience, Customer Satisfaction on Customer Loyalty $Y_2 = 0.238 X_1 + 0.194 X_2 + 0.548 Y_1$ | | | | | | | |
| Customer Experience on Customer Loyalty | | | | 0.238 | 2.362 | 0.020 | H3 : Accepted |
| Digital Service Quality on Customer Loyalty | | | | 0.194 | 2.229 | 0.028 | H4 : Accepted |
| Customer Satisfaction on Customer Loyalty | | | | 0.548 | 6.972 | 0.000 | H5 : Accepted |

Source: Processed primary data (2021)

Hypothesis Test (t – Test)

H₁: customer experience has a positive effect on customer satisfaction. Customer experience has a value of = 0.687 with a sig value of 0.000 <0.05 which means that the greater the customer experience has a positive and significant effect on customer satisfaction so that H₁ is accepted.

H₂: the quality of digital services has a positive effect on customer satisfaction. The quality of digital services has a value of =0.257 with a value of sig 0.015 <0.05, which means that the higher the quality of digital services, the higher the customer satisfaction, so H₂ is accepted.

H₃: customer experience has a positive effect on customer loyalty. Customer experience has a value of =0.238 with a sig value of 0.020 <0.05 which means that customer experience has a positive and significant effect on customer loyalty, so H₃ is accepted.

H₄: quality of digital services has a positive effect on customer loyalty. The quality of digital services has a value of = 0.194 with a sig value of 0.028 <0.05 which means that the quality of digital services has a positive and significant effect on customer loyalty, so H₄ is accepted.

H₅: customer satisfaction has a positive effect on customer loyalty. Customer satisfaction has a value of =0.548 with a sig value of 0.000 <0.05 which means that customer satisfaction has a positive and significant effect on customer loyalty, so H₅ is accepted.

Meditation Test (Sobel Test)

The results of the first Sobel test explain the value of $Z = 7.2568$ with a significance value of 0.0000 <0.05, this indicates that satisfaction is able to mediate the effect of the customer experience variable on loyalty. This means that to increase loyalty is more effective through satisfaction than directly.

The results of the second Sobel test explain the value of $Z = 8.7681$ with a significance value of 0.000 <0.05, this indicates that satisfaction is able to mediate the effect of digital service quality variables on satisfaction. This means that to increase loyalty is more effective through satisfaction than directly.

Discussion

Customer experience has a positive and significant impact on Gopay e-wallet

customer satisfaction. The results of this study illustrate that the customer experience provided by Gopay is good in optimizing customer satisfaction. The test findings suggest that service users have a positive experience with the services provided, are content with the service, and that the company is capable of resolving issues as long as customers use the services to their satisfaction. The findings back up Srivastava and Kaul (2014), who claim that customer experience has a positive and significant impact on customer satisfaction.

Quality of digital services has a positive and significant effect on Gopay e-wallet customer satisfaction. The results of this study illustrate that the quality of digital services provided by Gopay to customers is good in optimizing existing customer satisfaction. The quality of digital services provided by Gopay is good and accommodates customer needs when operating the service or when experiencing difficulties where employees are agile and skilled when providing assistance. Based on the test results, it shows the accuracy of handling document administration by service providers and the competence of service providers, so that customer satisfaction with the quality of digital services from Gopay is high. The results of the study according to Zondiros& Tomaras (2014) show that the quality of digital services has a positive and significant effect on customer satisfaction.

Quality of digital services has a favorable and significant impact on Gopay e-wallet customer loyalty. The results of this study illustrate that the customer experience provided by Gopay to customers is good in optimizing existing customer loyalty. The customer experience felt when using Gopay gives a good impression and customers become loyal. Based on the test results, it shows that with Gopay users being satisfied with the services provided, providing promos such as discounts or cashback, holding games to strengthen relationships with Gopay users, users become loyal. The results of the study according to Imbug et al. (2018) shows that customer experience has a positive and significant effect on customer loyalty.

Customer loyalty to the Gopay e-wallet is influenced by the quality of digital services. The findings of this study show that Gopay's digital services are of high quality, which helps to maximize existing client loyalty. According to the test results, there is a lot of love for the Gopay brand. Gopay provides visually appealing physical facilities, takes customer interests seriously, and is able to keep users loyal so that they do not switch to other service providers. The results of research by Hu et al (2011) show that the quality of digital services has a positive and significant impact on customer loyalty.

Satisfaction has a positive and significant impact on Gopay e-wallet customer loyalty. The results of this study illustrate that the satisfaction provided by Gopay to customers is good in optimizing existing customer loyalty. Based on the test results indicate that users are satisfied with the creation of Gopay's brand image as a service provider, users become loyal. The results of Aydin& Özer (2005) research indicate that satisfaction has a positive and significant impact on customer satisfaction.

Conclusion

Gopay's customer satisfaction is influenced by experience and digital service quality, experience and digital service quality have a favorable effect on loyalty, and satisfaction has an effect on loyalty. This indicates that as the quality and experience of digital services improves, so will customer happiness with the service provider company. Similarly, loyalty to service provider firms will rise if experience, digital service quality, and satisfaction are addressed. Customer experience has the most powerful influence on satisfaction, whereas performance has the most powerful influence on loyalty. Because satisfaction can mediate the impact of the customer experience variable on loyalty, raising loyalty through satisfaction is more effective than increasing loyalty directly. Because satisfaction can mediate the impact of digital service quality characteristics on satisfaction, promoting loyalty through satisfaction is more effective than raising loyalty directly.

Suggestion

Gopay e-wallet service provider company is expected to increase loyalty by increasing customer satisfaction. Customers who continue to use the Gopay e-wallet are satisfied with the quality value of the Gopay e-wallet brand, promote it to friends/coworkers, and will not leave Gopay.

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