


The Influence Of Brand Equity, Service Quality And Personal Selling On Customer Loyalty Through Customer Satisfaction (Case Study On Customers Of Garda Oto Motor Vehicle Insurance Products)

¹Septiadi Nugroho, ²Muchsin Saggaff Shihab

¹Master of Management, Bakrie University Jakarta, ²Master of Management Lecturer, Bakrie University Jakarta

Article Info	ABSTRACT
Keywords: Brand Equity, Service Quality, Personal Selling, Customer Loyalty, Customer Satisfaction	The era of globalization promises business opportunities and challenges for all companies, the phenomenon of intense competition will increasingly direct the economic system to a market mechanism that positions marketers to always develop and seize market share. Through Garda Oto motor vehicle insurance products, PT Asuransi Astra Buana (Asuransi Astra) has succeeded in becoming one of the market leaders in the general insurance industry in Indonesia. One of the powerful weapons to achieve this success is to maintain customer satisfaction & loyalty, accompanied by brand equity, service quality and marketing strategies such as personal selling owned by the company. This study aims to determine the effect of brand equity, service quality and personal selling on customer loyalty through customer satisfaction on Garda Oto motor vehicle insurance products. This type of research is quantitative research. The data presented in this study were obtained through questionnaires distributed to 142 respondents. Statistical analysis using the SEM PLS method to test the model and hypothesis. The results of this study indicate that brand equity has a positive and significant effect on customer loyalty, brand equity does not have a positive and significant effect on customer satisfaction, service quality has a positive and significant effect on customer loyalty, service quality has a positive and significant effect on customer satisfaction, personal selling has no positive and significant effect on customer loyalty, personal selling has a positive and significant effect on customer satisfaction, customer satisfaction has a positive and significant effect on customer loyalty, brand equity has no positive and significant effect on customer loyalty through customer satisfaction, service quality has a positive and significant effect on customer loyalty through customer satisfaction and personal selling has a positive and significant effect on customer loyalty through customer satisfaction.
This is an open access article under the CC BY-NC license 	Corresponding Author: Septiadi Nugroho Master of Management, Bakrie University Jakarta nugrohoseptiadi@gmail.com

INTRODUCTION

The era of globalization promises business opportunities and challenges for all companies operating in Indonesia. On the one hand, the era of globalization can expand the market for companies' products, but on the other hand, this situation can give rise to increasingly fierce

competition between companies. The existing competition phenomenon will increasingly direct the economic system in Indonesia towards a market mechanism that positions marketers to always develop and capture market share. One of the assets to achieve this situation is a brand, where through a brand an emotional bond will be created between customers and the company producing the product or service. Competitors may offer similar products or services, but they are unlikely to offer the same emotional promise.

Marketing today is a battle of customer perception, not just a battle of products or services. Several products or services with relatively the same quality, model, features and quality can have different performance in the market because there are differences in the perception of the product or service in the minds of customers. The greater the number of players in the market, the sharper the competition between brands operating in that market, and only products that have strong brand equity will be able to compete, seize and dominate the market (Durianto, Sugiarto & Sitinjak, 2004).

High brand equity is a very valuable asset and can provide many competitive advantages for a company. The stronger the brand equity of a product, the stronger its appeal in the eyes of customers to consume the product which can then lead customers to make purchases and lead the company to reap profits. profits over time. Tabiaat (2023) also states that brand equity has been proven to influence customer loyalty through customer satisfaction.

Apart from brand equity and service quality, effective marketing strategies are also key in creating customer loyalty. Panjaitan & Setyorini (2019) stated that the influence of a good marketing strategy will increase customer satisfaction and customer loyalty. The high level of competition between companies cannot be separated from the marketing strategies implemented, both in efforts to introduce products and in efforts to conquer the market. One form of marketing strategy is promotion. Good promotion to achieve in-depth understanding by customers regarding the products offered is face-to-face sales or personal selling. In personal selling activities, customer orientation through excellent service is very effective in attracting customers and can create customer loyalty (Hardiyanti, Anggriani & Indriasari, 2020).

Based on previous research, several differences in research results have been found regarding the influence of brand equity, service quality, personal selling on customer loyalty through customer satisfaction. To make this research easier, the author formulates the research gap in Table 1 as follows:

Table 1. Research Gap in Previous Research Regarding the Influence of Brand Equity, Service Quality and Personal Selling on Customer Loyalty Through Customer Satisfaction

Variabel Penelitian	Berpengaruh	Tidak Berpengaruh
Ekuitas Merek → Loyalitas Pelanggan	Dlacic & Kezman (2014), Maliangkay & Rumokoy (2015)	Budiarti, Surachman, Hawidjojo & Djumahir (2013), Kaur & Mahajan (2011)

Kualitas Pelayanan → Loyalitas Pelanggan	Dam & Dam (2021), Anggarawati (2021)	Lie, Sudirman, Efendi, & Butarbutar (2019), Xu, Blankson, & Prybutok (2017)
Personal Selling → Loyalitas Pelanggan	Arori & Rugami (2020), Purwati, Rukmana & Deli (2020)	Warindrasti & Pratama (2021), Armstrong (2019)
Kepuasan Pelanggan → Loyalitas Pelanggan	Odunlami & Matthew (2015), Sharma, Gupta, Gera, Sati & Sharma (2020)	Nurdyastuti & Awatara (2018), Dewi, Liliana (2020)

Sumber : Data Diolah Oleh Penulis (2023)

Based on research results from Dlacic & Kezman (2014), it is proven that a high level of brand equity will increase customers' intentions to buy products in the long term and their choices will also spread to other products in the business organization's portfolio. Maliangkay & Rumokoy (2015) from their research results also prove that there is a positive influence of brand equity on customer loyalty. Different research results were found by Budiarti, Surachman, Hawidjojo & Djumahir (2013) which proved that customer satisfaction has a stronger influence on customer loyalty compared to brand equity. Likewise, Kaur & Mahajan (2011) stated that brand equity has a positive and direct impact on customer satisfaction, but only perceived service quality and customer satisfaction can predict customer loyalty.

Based on research results from Dam & Dam (2021), it is proven that service quality has a positive effect on customer loyalty, likewise, Anggarawati (2021), from the results of her research, states that there is a positive and significant influence between service quality and customer loyalty. Different research results found by Lie, Sudirman, Efendi, & Butarbutar (2019) prove that service quality has a negative and insignificant effect on customer loyalty. Likewise, Xu, Blankson, & Prybutok (2017) stated that product quality is the main driver because it has a significant effect on customer satisfaction while service quality does not.

Based on research results from Arori & Rugami (2020), it is proven that consultative personal selling strategies have a positive and significant effect on customer loyalty. Likewise, Purwati, Rukmana & Deli (2020) from their research results prove that personal selling and service quality have a significant effect on customer loyalty. Different research results were found by Warindrasti & Pratama (2021) which proves that personal selling has no effect on customer loyalty. Likewise, Armstrong (2019), from the results of his research, stated that personal selling has no effect on customer loyalty.

Based on research results from Odunlami & Matthew (2015), it is proven that there is a significant relationship between customer satisfaction and customer loyalty, as well as Sharma, Gupta, Gera, Sati & Sharma (2020) who prove that there is an influence between customer satisfaction and customer loyalty. Different research results were found by Nurdyastuti & Awatara (2018) which proved that customer satisfaction does not have a significant effect on customer loyalty. Likewise, Liliana (2020), from the results of her research, proves that customer satisfaction has no effect on customer loyalty.

Based on the description of the problems and research gaps that have been mentioned, the author is interested in conducting research entitled "The Influence of Brand Equity, Service Quality and Personal Selling on Customer Loyalty Through Customer Satisfaction" (Case Study on Customers of Garda Oto Motor Vehicle Insurance Products).

METHODS

The type of research used in this research is quantitative descriptive research. According to Sugiyono (2011) defines quantitative research methods as research methods that are based on the philosophy of positivism (viewing reality/symptoms/phenomena as classifiable, relatively fixed, concrete, observable, measurable and the relationship between symptoms is causal), used to research populations or certain samples, data collection using research instruments, quantitative/statistical data analysis with the aim of testing predetermined hypotheses. This research will be conducted on customers of Garda Oto motor vehicle insurance products who purchase and renew policies through the Mitra Garda Oto program in the Jabodetabek area (Jakarta-Bogor-Depok-Tangerang-Bekasi).

The population in this study were customers of Garda Oto motor vehicle insurance products who purchased and extended policies through the Mitra Garda Oto program with a total of 4,300 people (Astra Insurance Internal Agency Management Data, 2023). Based on the results of calculations using the Slovin formula, it can be determined that the minimum number of samples or respondents in this study is 98 people. The samples used in this research were some customers of Garda Oto motor vehicle insurance products who purchased and extended policies through the Mitra Garda Oto program in the Jabodetabek area (Jakarta-Bogor-Depok-Tangerang-Bekasi). The data analysis method in this research uses Structural Equation Modeling (SEM) - Partial Least Square (PLS) analysis.

RESULTS AND DISCUSSION

Evaluation of the Measurement Model (Outer Model)

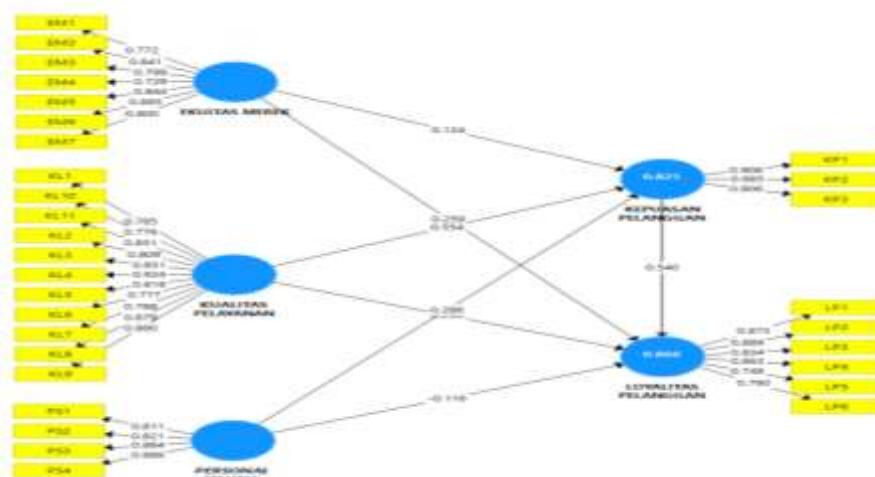


Figure 1. Path Coefficient Output

Discriminant Validity Test

Santosa (2018) states that discriminant validity is tested at the level of indicators and latent variables. Where at this indicator level there are no indicators that give loadings to other latent variables that are higher than the latent variables that should be. Another name that is often used is cross loading. The results of the discriminant validity test in this study can be seen in Table 1.

Table 2. Discriminant validity test results

Item	Ekuitas Merek	Kepuasan Pelanggan	Kualitas Pelayanan	Loyalitas Pelanggan	Personal Selling
EM1	0,772	0,710	0,715	0,748	0,716
EM2	0,841	0,580	0,555	0,552	0,577
EM3	0,799	0,569	0,569	0,606	0,574
EM4	0,729	0,496	0,475	0,533	0,508
EM5	0,844	0,599	0,582	0,633	0,657

EM6	0,895	0,688	0,674	0,736	0,737
EM7	0,800	0,705	0,715	0,738	0,686
KL1	0,560	0,682	0,785	0,682	0,533
KL10	0,648	0,662	0,776	0,657	0,678
KL11	0,634	0,829	0,851	0,797	0,747
KL2	0,598	0,721	0,809	0,737	0,673
KL3	0,684	0,716	0,831	0,756	0,745
KL4	0,737	0,817	0,924	0,789	0,773
KL5	0,539	0,668	0,818	0,663	0,594
KL6	0,635	0,682	0,777	0,766	0,628
KL7	0,588	0,688	0,788	0,638	0,640
KL8	0,683	0,792	0,879	0,745	0,755
KL9	0,661	0,780	0,880	0,739	0,692
KP1	0,673	0,906	0,770	0,792	0,733
KP2	0,740	0,885	0,796	0,801	0,746
KP3	0,677	0,906	0,816	0,844	0,782
LP1	0,657	0,749	0,732	0,873	0,623
LP2	0,786	0,869	0,816	0,889	0,703
LP3	0,712	0,770	0,723	0,834	0,713
LP4	0,706	0,781	0,732	0,863	0,656
LP5	0,607	0,630	0,638	0,748	0,649
LP6	0,542	0,672	0,702	0,760	0,556
PS1	0,691	0,711	0,703	0,683	0,811
PS2	0,605	0,675	0,636	0,591	0,821
PS3	0,703	0,753	0,743	0,720	0,864
PS4	0,679	0,692	0,684	0,650	0,886

Based on Table 1, the shaded part shows that the loading value for each indicator of each latent variable has the highest loading value compared to the loading value when connected to other latent variables, which can be interpreted as meaning that each latent variable in this study has discriminant validity. (discriminant validity) is good.

Composite Reliability Test (Composite Reliability)

Santosa (2018) states that convergent validity at the level of latent variables is called internal consistency or composite reliability, which is a combination of all indicator reliabilities to the corresponding latent variables. To find out, it can be seen from the

Cronbach's value. alpha whose minimum value is 0.7 and the Average Variance Extracted (AVE) value of the reflective construct whose value is more than 0.5. The results of the composite reliability test in this research can be seen in Table 2.

Table 3. Composite reliability test results (composite reliability)

Variabel	Composite Reliability	Cronbach's Alpha	Average Variance Extracted (AVE)
Ekuitas Merek	0,931	0,914	0,661
Kepuasan Pelanggan	0,927	0,882	0,809
Kualitas Pelayanan	0,961	0,954	0,689
Loyalitas Pelanggan	0,929	0,908	0,688
Personal Selling	0,910	0,867	0,716

Based on Table 2, it shows that the output results of composite reliability, Cronbach's alpha value and Average Variance Extracted (AVE) value are good for the constructs of brand equity, customer satisfaction, service quality, customer loyalty and personal selling, all of which meet the existing criteria. So it can be concluded that the construct has good reliability.

Structural Model Evaluation (Inner Model)

Santosa (2018) states that the final step after all the parameters that must be tested have been determined is to determine whether or not the proposed hypothesis is accepted. To determine whether a hypothesis is accepted or not, apart from the path coefficient value according to the hypothesis being tested, the t-count value obtained from the execution results must also be tested. In this case, it is necessary to compare the t-count value with the t-table value. The t-table value is obtained based on the student-t distribution table. A hypothesis is declared accepted if t-count > t-table, the results of the t-count or t-statistics estimates in this study can be seen in Table 3 below:

Table 4. Path Coefficients (Mean, STDEV, T Values)

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ((O/STDEV))	P Values
Ekuitas Merek -> Kepuasan Pelanggan	0,124	0,113	0,168	0,736	0,462
Ekuitas Merek -> Loyalitas Pelanggan	0,259	0,243	0,112	2,307	0,021
Kepuasan Pelanggan -> Loyalitas Pelanggan	0,540	0,518	0,164	3,292	0,001
Kualitas Pelayanan -> Kepuasan Pelanggan	0,554	0,561	0,111	4,985	0,000
Kualitas Pelayanan -> Loyalitas Pelanggan	0,296	0,321	0,121	2,442	0,015
Personal Selling -> Kepuasan Pelanggan	0,286	0,293	0,135	2,121	0,034
Personal Selling -> Loyalitas Pelanggan	-0,116	-0,104	0,129	0,905	0,366

Based on Table 3, the research hypothesis can be tested, the results are as follows:

H1: Brand equity has a positive and significant effect on customer loyalty. The results of the parameter coefficient test between brand equity and customer loyalty show a coefficient value of 0.259 and a t-count value of 2.307 with a P-value of 0.021. At the significance level (α) = 0.05, the t-count value is greater than t-table ($2.307 > 1.97693$) and the P-value is smaller than 0.05 ($0.021 < 0.05$) so that hypothesis H1 is accepted. This shows that "brand equity has a positive and significant effect on customer loyalty".

H2: Brand equity has a positive and significant effect on customer satisfaction. The results of the parameter coefficient test between brand equity and customer satisfaction show a coefficient value of 0.124 and a t-value of 0.736 with a P-value of 0.462. At the significance level (α) = 0.05, the t-count value is smaller than t-table ($0.736 < 1.97693$) and the P-value is greater than 0.05 ($0.462 > 0.05$) so that hypothesis H2 is rejected. This shows that "brand equity does not have a positive and significant effect on customer satisfaction".

H3: Service quality has a positive and significant effect on customer loyalty. The results of the parameter coefficient test between service quality and customer loyalty show a coefficient value of 0.296 and a t-count value of 2.442 with a P-value of 0.015. At the significance level (α) = 0.05, the t-count value is greater than t-table ($2.442 > 1.97693$) and the P-value is smaller than 0.05 ($0.015 < 0.05$) so that hypothesis H3 is accepted. This shows that "service quality has a positive and significant effect on customer loyalty".

H4: Service quality has a positive and significant effect on customer satisfaction. The results of the parameter coefficient test between service quality and customer satisfaction show a coefficient value of 0.554 and a t-count value of 4.985 with a P-value of 0.000. At the significance level (α) = 0.05, the t-count value is greater than t-table ($4.985 > 1.97693$) and the P-value is smaller than 0.05 ($0.000 < 0.05$) so that hypothesis H4 is accepted. This shows that "service quality has a positive and significant effect on customer satisfaction".

H5: Personal Selling has a positive and significant effect on customer loyalty. The parameter coefficient test results between personal selling and customer loyalty show a coefficient value of -0.116 and a t-count value of 0.905 with a P-value of 0.366. At the significance level (α) = 0.05, the t-count value is smaller than ttable ($0.905 < 1.97693$) and the P-value is greater than 0.05 ($0.366 > 0.05$) so that hypothesis H5 is rejected. This shows that "personal selling does not have a positive and significant effect on customer loyalty".

H6: Personal Selling has a positive and significant effect on customer satisfaction. The results of the parameter coefficient test between personal selling and customer satisfaction show a coefficient value of 0.286 and a t-count value of 2.121 with a P-value of 0.034. At the significance level (α) = 0.05, the t-count value is greater than t-table ($2.121 < 1.97693$) and the P-value is smaller than 0.05 ($0.034 < 0.05$) so that hypothesis H6 is accepted. This shows that "personal selling has a positive and significant effect on customer satisfaction".

H7: Customer satisfaction has a positive and significant effect on customer loyalty. The results of the parameter coefficient test between customer satisfaction and customer loyalty show a coefficient value of 0.540 and a t-count value of 3.292 with a P-value of

0.001. At the significance level (α) = 0.05, the t-count value is greater than t-table (3.292 > 1.97693) and the P-value is smaller than 0.05 (0.001 < 0.05) so that hypothesis H7 is accepted. This shows that "customer satisfaction has a positive and significant effect on customer loyalty".

Table 5. Specific Indirect Effects (Mean, STDEV, T Values)

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Ekuitas Merek -> Kepuasan Pelanggan -> Loyalitas Pelanggan	0,067	0,075	0,102	0,656	0,512
Kualitas Pelayanan -> Kepuasan Pelanggan -> Loyalitas Pelanggan	0,299	0,282	0,088	3,401	0,001
Personal Selling -> Kepuasan Pelanggan -> Loyalitas Pelanggan	0,154	0,144	0,077	2,017	0,044

H8: Brand equity has a positive and significant effect on customer loyalty through customer satisfaction. The results of the parameter coefficient test for the indirect influence of brand equity on customer loyalty through customer satisfaction show a coefficient value of 0.067 and a t-count value of 0.656 with a P-value of 0.512. At the significance level (α) = 0.05, the t-count value is smaller than t-table (0.656 < 1.97693) and the P-value is greater than 0.05 (0.512 > 0.05) so that hypothesis H8 is rejected. This shows that "brand equity does not have a positive and significant effect on customer loyalty through customer satisfaction".

H9: Service quality has a positive and significant effect on customer loyalty through customer satisfaction. The results of the parameter coefficient test for the indirect influence of service quality on customer loyalty through customer satisfaction show a coefficient value of 0.299 and a t-count value of 3.401 with a P-value of 0.001. At the significance level (α) = 0.05, the t-count value is greater than t-table (3.401 > 1.97693) and the P-value is smaller than 0.05 (0.001 < 0.05) so that hypothesis H9 is accepted. This shows that "service quality has a positive and significant effect on customer loyalty through customer satisfaction".

H10: Personal selling has a positive and significant effect on customer loyalty through customer satisfaction. The results of the parameter coefficient test for the indirect influence of personal selling on customer loyalty through customer satisfaction show a coefficient value of 0.154 and a t-count value of 2.017 with a P-value of 0.044. At the significance level (α) = 0.05, the t-count value is greater than t-table (2.017 > 1.97693) and the P-value is smaller than 0.05 (0.044 < 0.05) so that the H10 hypothesis is accepted. This shows that "personal selling has a positive and significant effect on customer loyalty through customer satisfaction".

CONCLUSIONS

Based on the results of research conducted regarding "The Influence of Brand Equity, Service Quality and Personal Selling on Customer Loyalty Through Customer Satisfaction

(Case Study on Customers of Garda Oto Motor Vehicle Insurance Products)", the following conclusions can be drawn: (1) Brand equity has an influence positive and significant towards customer loyalty. (2) Brand equity does not have a positive and significant effect on customer satisfaction. (3) Service quality has a positive and significant effect on customer loyalty. (4) Service quality has a positive and significant effect on customer satisfaction. (5) Personal selling does not have a positive and significant effect on customer loyalty. (6) Personal selling has a positive and significant effect on customer satisfaction. (7) Customer satisfaction has a positive and significant effect on customer loyalty. (8) Brand equity does not have a positive and significant effect on customer loyalty through customer satisfaction. (9) Service quality has a positive and significant effect on customer loyalty through customer satisfaction. (10) Personal selling has a positive and significant effect on customer loyalty through customer satisfaction.

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