

# The Effect of Customer Satisfaction and Service Quality of Banking Products on Loyalty of Bank Customer in Tangerang

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## ABSTRACT

The purpose of this study was to analyze the relationship between service quality and customer satisfaction, to analyze the relationship between service quality and customer loyalty, and to analyze the relationship between customer satisfaction and customer satisfaction. Data analysis in this study used Structural Equation Modeling (SEM) analysis with Smart PLS software. The population in this study were bank customers using e-banking in Tangerang. The sample in this study was taken from the existing population, and at least have used a bank in the form of sms banking, call banking, ATM, and internet banking. The technique for taking the sample is using a non-probability sampling technique, in this case judgment sampling, which is a convenience sampling form. Thus, the number of samples in this study were 175 respondents who had used e-banking services. The results of this study are that there is a positive and significant relationship between service quality and customer satisfaction, there is a positive and significant relationship between service quality and customer loyalty, there is a positive and significant relationship between customer satisfaction and customer satisfaction.

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## I. Introduction

The development of information technology makes business competition in the global environment increasingly competitive and increasingly difficult. The number of emerging new competitors in the same industry poses a threat to companies that are running their business. The birth of Islamic banking in Indonesia has made conventional banking increasingly improve the quality of its services so as not to lose its market share. The ease of accessing banking facilities makes it easy for consumers to distinguish the service quality of one bank from another. For this reason, Islamic banking must compete fiercely in improving the quality of its services so that satisfaction which leads to customer loyalty can be achieved. Banking service companies are currently faced with very sharp, complex competition and rapidly changing business environment.

Loyalty is an important factor for a banking service company to be able to continue to survive in business competition. Because if customers or consumers feel that the quality of service they receive is good or as expected, they will feel satisfied, believe and have a commitment to become loyal customers. Customer loyalty is a condition that is expected by every company, especially service companies such as banking. High customer loyalty, can indicate the success of a company. Customer loyalty is defined as a strong desire from customers to repurchase a product or service and will not switch to another company. Loyal customers will always make repeat purchases in the future, if they need the same product or service. This opinion is in line with the research of Goutam et al. (2018); Haudi et al. (2022) which proves that customers who are loyal to a product will intend to repurchase the product in the future. Indirectly, customer loyalty can increase the competitiveness of a company. Seeing the role of customer loyalty as very crucial for companies, many experts have examined the important contribution of customer loyalty to companies. Customer satisfaction is the

main factor in forming customer loyalty. Experts have proven the positive effect of customer satisfaction on customer loyalty. Satisfied customers will buy the products offered and influence other potential customers to buy products and services from a company. In line with the research of Goutam et al. (2021); Goutam et al. (2018) which proves that satisfied customers will suggest/say positively about the company to others/word of mouth (WOM). Defining customer satisfaction as a psychological state felt by customers towards products in the form of goods or services which is determined by the difference between the expectations the customer has and the experience of consuming the product or service.

According to Adam et al. (2020) In this digital era and industrial revolution, an increase in economic activity is indicated by an increase in production, distribution, and consumption. This increase also encourages an increase in the financial sector, namely the need for institutions that provide money storage and credit needs as one of the drivers of community economic activity. Traditionally, money can be kept in a piggy bank, under a bed, or in a cupboard. However, along with the times, people are starting to get to know financial institutions. According to Bock et al. (2016); Djakasaputra et al. (2021) Customers can access e-banking through smart electronic devices such as computers, laptops, mobile phones, landlines, or ATM machines. According to Goutam et al. (2021); Goutam et al. (2018); Haudi et al. (2022) Traditional banking or conventional banking is increasingly being replaced by technology-based banking, namely e-banking services such as the use of ATMs, internet banking, mobile banking and phone banking, which are part of the electronic banking services offered by banks to deliver more value than savings products for its customers. One of the important roles in the banking industry is that the unique value of the products and services offered is important to build an image in the minds of customers. Some of the benefits of using e-banking is that it can be used by anyone, anywhere, anytime twenty-four hours a day a week and is cost-effective. With the various attractive benefits of e-banking, banks hope that the performance of this service can improve and experience rapid development.

According to Eryiğit et al. (2021); Goutam et al. (2021) Although the world of banking business has experienced rapid development, this development is also followed by various kinds of complaints and various problems with the quality of service, especially transactions through e-banking, this arises after customers use and activate e-banking services which have an impact on dissatisfaction customer. Tight competition through the emergence of similar services offered by other banks with better services makes customers compare each of these e-banking services, which can definitely make customers switch to e-banking services at banks with better information technology system performance. In response to this e-banking service, banks are trying to improve and maintain the quality of the services provided to attract customers. According to Adam et al. (2020); Bock et al. (2016); Djakasaputra et al. (2021) Quality is seen as a tool to achieve competitive advantage, because quality is one of the main factors that determine the selection of products and services on the part of customers. The banking industry has become very competitive in the services they provide. Information technology (IT) is widely used in a competitive environment in order to provide banking services to customers. In fact, the emergence of information system technology in particular has changed the consumption process of retail banking as community interaction in service delivery has become increasingly developed. Therefore, community or face-to-face interactions between customers and bank employees are replaced by customer interactions through technology. Even a large amount of IT is used to improve the efficiency and effectiveness of banking services. With consumer behavior patterns that continue to change with the increasing use of technology in banking services, it is necessary to foster customer confidence in using technology-based services, namely e-banking.

According to Eryiğit et al. (2021); Goutam et al. (2021) The e-banking service products offered to bank customers are more or less standard in banking, banks feel the need to increase the need for banking services to differentiate themselves from competitors on other criteria that can affect customer satisfaction and loyalty. According to Goutam et al. (2018); Haudi et al. (2022) believe that service quality can bring potential strategic benefits, such as increased customer loyalty and company improvements in operating efficiency and benefits. Many researches on bank customer loyalty have examined so that there are already standards and measures that can be used to represent customer satisfaction with a bank's products and services. According to Eryiğit et al. (2021); Goutam et al. (2021); Goutam et al. (2018); Haudi et al. (2022) Customer satisfaction and loyalty have proven to be important for the bank's best performance in the long term. Based on the

description above, this study intends to examine whether service quality has an effect on customer satisfaction and loyalty of e-banking users in Tangerang. The results of this study can be used for customers, especially e-banking users, for banks.

## II. Literature Review

### A. Service quality

Service quality is multidimensional According to Hasanat et al. (2019); Ilyas et al. (2021); Lopez Garcia et al. (2019); Lou et al. (2021) ) in principle, service quality focuses on efforts to the needs and wants, as well as the accuracy of delivery to balance customer expectations. Santos argues that service quality is usually understood as a measure of how well the level of service provided meets customer expectations, received service quality is believed to result from a comparison between customers' prior expectations about the service and their after-perceptions of actual experience of service performance. According to Suharsono et al. (2021); Lin et al. (2015); Lopez Garcia et al. (2019); Lou et al. (2021) Service quality has been defined in the service marketing literature as the overall assessment of service by customers.. According to López García et al. (2019); Lou et al. (2021) identified that there are ten main indicators in service quality, namely, reliability, responsiveness, competence, access, courtesy, communication, credibility, security, ability to understand customers and physical evidence, according to Hasanat et al. (2019); Ilyas et al. (2021); Suharsono et al. (2021); Lin et al. (2015) Service quality focuses on efforts to fulfill needs and desires, as well as the accuracy of delivery to balance customer expectations”.

### B. E-Banking

According to Hasanat et al. (2019) ; López García et al. (2019); Lou et al. (2021) and Lou et al. (2021) Electronic banking is a facility provided by banking companies through electronic objects (eg mobile phones, computers, and telephones) to replace the need for transactions which are usually carried out through branch offices. In other words, customers can perform banking transactions via mobile phones or the internet, such as transactions at ATM machines. Electronic banking opens a new paradigm, a new structure and a new strategy for retail banks, where banks are facing new clusters and challenges.

### C. Loyalty

According to Muniesa et al. (2020) ; Muniesa et al. (2020); Orel et al. (2014); Riyadi, S. (2021) Consumers are the key to profit. These goals are in the form of maximizing profits by maintaining the company's survival, gaining market share in terms of quality, overcoming competition, carrying out social responsibility and so on. Consumer loyalty is not formed in a short time but through a learning process that is based on the experience of the consumer itself based on repeat purchases. So in this case it can be said that consumer loyalty has arisen. According to Riyadi, S. (2021). is a combination of the possibility of customers to repurchase from the same supplier in the future and the possibility to buy the company's products or services at various price levels. Many researchers have used service recommendations to other customers as a proxy for loyalty.

### D. The Effect of Service Quality on Satisfaction

According to Eryiğit et al. (2021); Goutam et al. (2021); Goutam et al. (2018); Haudi et al. (2022) stated that service quality was found to be a strong predictor of customer satisfaction. Research in different industries has investigated the relationship between service quality (dimension) and telecommunications customer satisfaction. Hospitals, hotel services, travel agents, and internet services. However, it is currently argued that product and service quality will also affect customer satisfaction directly. In terms of service quality dimensions, automated banking has been found to affect customer satisfaction. The hypotheses in this study are:

*H1: The Effect of Service Quality on Customer Satisfaction*

### E. The Influence of Service Quality on Loyalty

According to Eryiğit et al. (2021); Goutam et al. (2021) and Haudi et al. (2022) believe that service quality can bring potential strategic benefits, such as increased customer loyalty and increased company operating efficiency and benefits. Therefore, we conclude from the traditional area that the quality of e-service will have a positive effect on customer satisfaction and loyalty. According to Eryiğit et al. (2021); Goutam et al. (2021); Goutam et al. (2018); Haudi et al. (2022)

The effect of different service quality dimensions on loyalty was also tested in the different service contexts of package tour operators, call centers, multi-service scenarios and internet services. In addition, customer satisfaction also affects customer loyalty. Previous research has suggested that the service quality of customer experience helps them to develop positive value perceptions about service providers. The hypotheses in this study are:

*H2: The Effect of Service Quality on Customer Loyalty*

*F. The Effect of Satisfaction on Loyalty*

Research According to Eryiğit et al. (2021); Haudi et al. (2022) stated that satisfaction has a positive effect on customer loyalty. Satisfaction is a target and a marketing tool where it is hoped that the perceived satisfaction will make consumers loyal to the product or service. Research conducted by According to Eryiğit et al. (2021); Haudi et al. (222) showed that satisfaction with online businesses has a positive effect on customer loyalty

*H3: The Effect of Customer Satisfaction on Customer Loyalty*

### III. Method

Data analysis in this study used Structural Equation Modeling (SEM) analysis with SmartPLS software. Descriptive analysis aims to provide an overview of the respondent's profile and before conducting field research the researcher will first test the statement items in the questionnaire with validity and reliability tests and reliability tests can be said to be reliable if the variable gives a Cronbach alpha value  $> 0.6$  (Purwanto et al, 2021 ). The population in this study were bank customers using e-banking in Tangerang. The sample in this study was taken from the existing population. and at least have used a bank in the form of sms banking, call banking, ATM, and internet banking. The technique for taking the sample is using a non-probability sampling technique, in this case judgment sampling, which is a convenience sampling form. So, the number of samples in this study is 175 respondents who have used e-banking services.

In this study, the data collection methods used are: 1) Questionnaire or Questionnaire, namely the method used to obtain primary data, by making a list of questions systematically with the aim of obtaining the desired data and circulated to respondents to be answered. 1) Literature/Documentation Study, namely studying and practical data from the literature in connection with the title or subject to be studied. In doing the documentation the author uses library facilities such as; textbooks, scientific journals, and magazines to get the data or information needed.

The hypotheses in this study are:

H1: The Effect of Service Quality on Customer Satisfaction

H2: The Effect of Service Quality on Customer Loyalty

H3: The Effect of Customer Satisfaction on Customer Loyalty

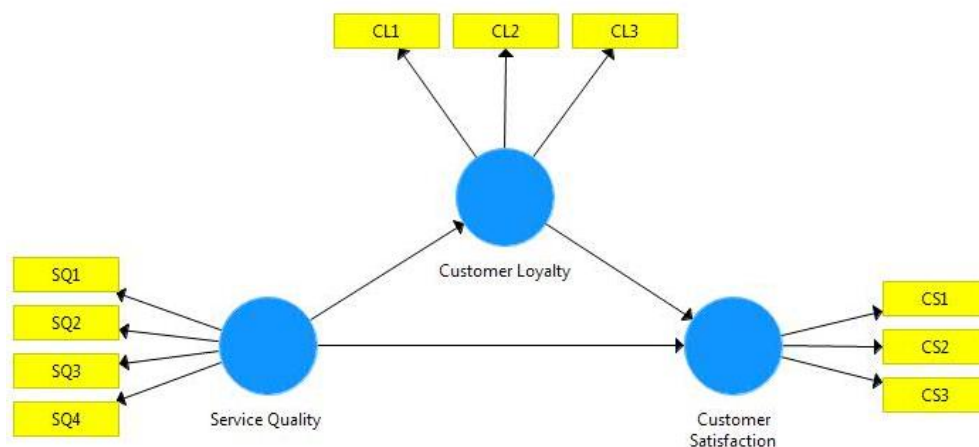


Figure 1. Research Model

**IV. Result And Discussion**

The results of processing questionnaire data using smartPLS 3.0 software are as follows:

Table 1. Items Loadings, Cronbach’s Alpha, Composite Reliability, and Average Variance Extracted (AVE).

Variables	Cronbach’s Alpha	Composite Reliability	AVE
Customer Loyalty	0.707	0.822	0.623
Customer Satisfaction	0.764	0.812	0.623
Service Quality	0.734	0.813	0.612
Customer Loyalty	0.723	0.813	0.612

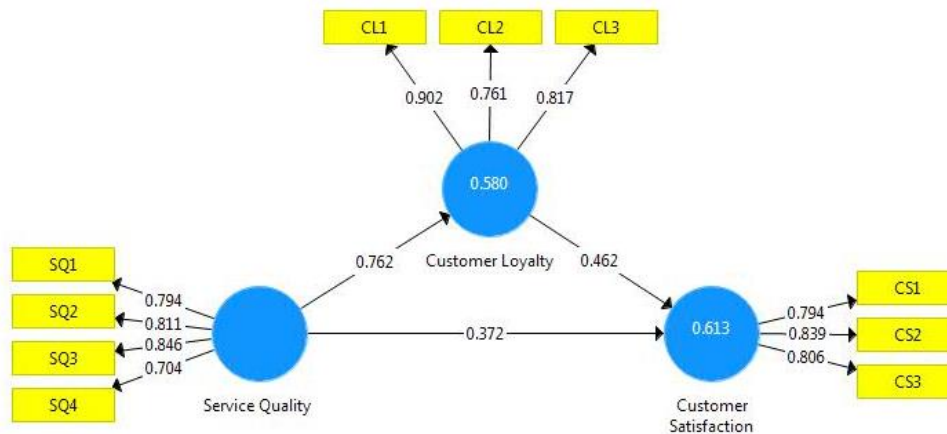


Figure 2. Validity and Reliability

Validity test is measured from the AVE (Average Variance Extracted) value. The AVE value > 0.5 means that the variable is able to describe the variance of each indicator (Purwanto et al. , 2020). The reliability test was measured from the composite reliability value (Purwanto et al. , 2021). Composite reliability value > 0.7 means that all question items in this study are reliable.

Table 2: R Square

	R Square	R Square Adjusted
Customer Loyalty	0.580	0.576
Customer Satisfaction	0.613	0.605

The value of R Square can be seen in Table 2. This study has a relevant value where 58.00% of customer loyalty variable can be explained by customer satisfaction and service quality variables while 42 % is explained by other factors. 61.3% of the customer satisfaction variables can be explained by service quality variables while 38.7% are explained by other factors.

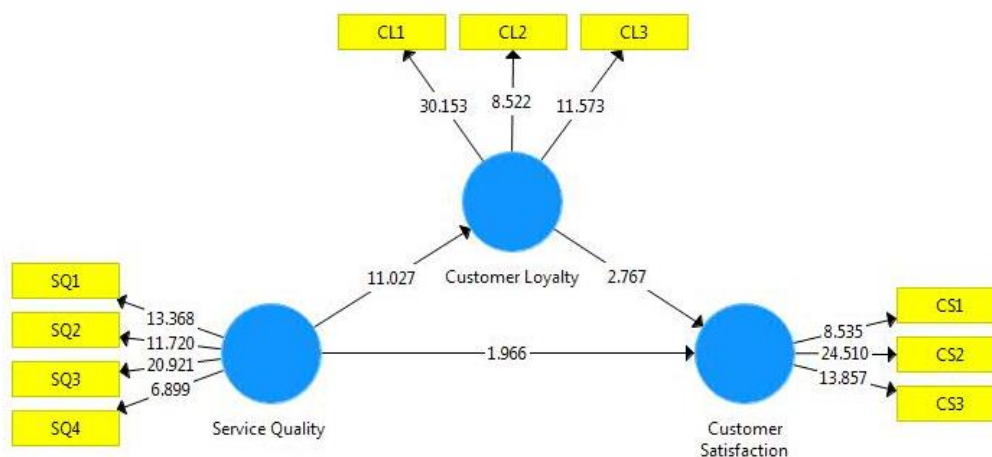


Fig 3. Hypotheses Testing

In testing the hypothesis, the test instrument used is the t-statistical test. To see the level of statistical significance in each independent variable, and used to determine the significant effect of the independent variable on the dependent variable individually or partially. To prove the effect of the independent variable on the dependent variable partially or individually. It can be seen from the probability of the independent variable compared to the level of error, using the significance probability numbers: 1) If the significance value is  $> (0.05)$  alpha, then  $H_0$  is accepted and  $H_a$  is rejected. This means that the independent variables individually have no significant effect on the dependent variable. 2) If the significance value is  $< (0.05)$  alpha, then  $H_0$  is rejected and  $H_a$  is accepted. This means that the independent variable individually has a significant effect on the dependent variable.

Table 3. Hypotheses Testing

Hypotheses	Relationship	P Values	Decision
H1	Customer Loyalty -> Customer Satisfaction	0.000	Supported
H2	Service Quality -> Customer Loyalty	0.000	Supported
H3	Service Quality -> Customer Satisfaction	0.000	Supported

## V. Discussion

### A. The Effect of Service Quality on Customer Satisfaction

Based on data analysis using the SmartPLS software, it was found that the p value was  $0.000 < 0.050$ , so it was concluded that there was a significant relationship between service quality and customer satisfaction. This condition explains that creating customer satisfaction cannot necessarily be achieved through good service quality alone. There are other factors of service quality that also affect customer satisfaction. This research has the same direction as the previous research, namely the research According to Adam et al. (2020); Bock et al. (2016); Djakasaputra et al. (2021); where when consumers are confident about knowledge about e-banking it will lead to satisfaction. that when the customer has adequate knowledge of e-banking services, is comfortable and safe in the use of e-banking, the customer will be confident to use the service. This helps reduce the risk that customers feel in using technology-based banking services which in turn will instill their trust in the service. The results of this study are in line with Adam et al. (2020); Bock et al. (2016); Djakasaputra et al. (2021); Eryigit et al. (2021) who state that service quality can bring potential strategic benefits, such as increased customer loyalty and increased company operating efficiency and benefits.

### *B. The Effect of Service Quality on Customer Loyalty*

Based on data analysis using the SmartPLS software, it was found that the p value was  $0.050 < 0.050$ , so it was concluded that there was a significant relationship between service quality and customer loyalty. In this case, the customer believes that the bank that provides e-banking services is able to provide good e-banking services. The results of this study indicate a significant condition, which means that the higher the quality of e-banking services in Tangerang means that they are related and always increase customer loyalty, the higher the customer loyalty of e-banking users. This condition explains that to create customer loyalty can certainly be achieved through good service quality. There is a factor of service quality that affects customer loyalty. This study has the same direction as the previous research, namely the research of Goutam et al. (2018); Haudi et al. (2022) where when customers become loyal to the bank only if the technology provided is easy to use and reliable and comfortable it will lead to loyalty. Significant results in this study indicate that improving service quality will certainly increase customer loyalty to e-banking users in Tangerang. The service quality factor alone affects the creation of customer loyalty. This is because most of the e-banking users in Tangerang are students and the e-banking service used is ATM banking. The results of this study agree with Eryiğit et al. (2021); Goutam et al. (2021); Goutam et al. (2018); Haudi et al. (2022) believe that service quality can bring potential strategic benefits, such as increased customer loyalty and increased company operating efficiency and benefits. While the research of Djikasaputra et al. (2021); Eryiğit et al. (2021); Goutam et al. (2021); Goutam et al. (2018); Haudi et al. (2022) said that only if you look at technology channels for easy use and reliability, the customer's consumption experience will be positive and customers will be satisfied with the use of technology from the Bank so as to give a boost to customer confidence.

### *C. The Effect of Customer Satisfaction on Customer Loyalty*

Based on data analysis using the SmartPLS software, it was found that the p value was  $0.006 < 0.050$ , so it was concluded that there was a significant relationship between customer loyalty and customer satisfaction. However, the results of this study indicate an insignificant condition, which means that higher customer satisfaction does not mean unrelated but does not always increase customer loyalty. This study has the same direction as the previous research, namely the research of Tobing et al. (2021); Viswanathan et al. (2020); Willis et al. (2020) where when only if the customer is satisfied with the previous transaction with the technology channel then he will reuse it in the next transaction. Customer satisfaction from e-banking services in this study is not significant for loyalty and is different from previous studies. The insignificant results in this study indicate that an increase in satisfaction alone does not necessarily increase customer loyalty for e-banking users in Tangerang. In addition to satisfaction, several other factors also affect the creation of customer loyalty. The results of this study do not agree with Sholeh et al. (2021); Tobing et al. (2021); Viswanathan et al. (2020); Willis et al. (2020) show that customer satisfaction with their online business has a positive effect on their loyalty. Meanwhile, research by Riyadi, S. (2021); Sholeh et al. (2021); Tobing et al. (2021); Viswanathan et al. (2020); Willis et al. (2020) said with their findings that customer satisfaction has a positive and significant influence on loyalty.

### *D. Research Implication*

#### *Theoretical Implications*

The results of this study can be used as empirical evidence that explains positive influence of service quality on customer satisfaction and positive influence customer satisfaction on customer loyalty. In addition, the results of this study show that the role of the mediating variable job satisfaction that relates service quality to customer loyalty. This research can also be used as a reference for further research with the same theme, namely Bank customer loyalty.

#### *Practical Implications*

The results of this study provide a very important contribution to policy makers within the company, especially in the field of bank marketing researched. The results of this study indicate that service quality has an effect positive on customer satisfaction which leads to customer loyalty. Employee role in providing services can affect the level of customer satisfaction. In addition, this research was conducted at the Bank, so it can be said that. This study has a high level of generalizability.

## VI. Conclusion

The conclusion obtained in this study is that service quality has no significant positive effect on e-banking customer satisfaction in Tangerang. This study has several weaknesses that must be corrected in future research. First, this study only uses the customer loyalty variable as the dependent variable, so that the contribution of service quality and customer satisfaction to other output variables cannot be seen. Further research can add other dependent variables such as switching and company image. Second, the number of respondents in this study was only 175 respondents representing banks, so the data obtained were less representative of the bank's respondents as a whole. Further research is suggested to increase the number of respondents and distribute it to all groups so that the results are more representative. Third, this study only uses quantitative data, so it cannot analyze in depth about why and how the relationship between variables can occur. Further research is expected to be able to carry out a combined method (triangulation), namely a qualitative quantitative method in order to obtain an in-depth analysis. The researcher suggests that future researchers when conducting similar research should add several other research variables such as interest rates and administrative costs so as to obtain better results. Considering that in this study, there are not enough references for interest rates and administration, because the Bank tends to be closed so that the researchers do not include the two variables above in the research variables.

Customers believe that e-banking service providers are able to provide good e-banking services. The results of this study indicate a significant condition, which means that the higher the quality of e-banking services in Tangerang means that they are related and always increase customer loyalty, the higher the customer loyalty of e-banking users in Tangerang. Customer satisfaction has no significant positive effect on customer loyalty, which means that higher customer satisfaction does not mean unrelated but does not always increase customer loyalty. The insignificant results in this study indicate that increased satisfaction alone does not necessarily increase customer loyalty to e-banking users in Tangerang.

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