

Influence Satisfaction and Trust to Loyalty Customer in Use Product Superior Micro at PT. Bank Rakyat Indonesia Tbk (Persero)

¹Nurul Fadilah Aswar, ²Andi Rifqah Purnama Alam

¹Universitas Negeri Makassar, Indonesia

²STIE Tri Dharma Nusantara, Indonesia

*Corresponding author: nurul.fadilah.aswar@unm.ac.id

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ABSTRACT

This study aims for know influence satisfaction and trust to loyalty customers in use product superior micro (Kupedes) at PT. Bank Rakyat Indonesia Tbk (Persero) A. P. Pettarani Unit Office. As for the population study is PT Bank Rakyat Indonesia Tbk (Persero) customers A. P. Pettarani Unit Office which uses product superior micro (Kupedes). Sample finally obtained is 100 respondents. Data analysis used analysis track (*Path Analysis*) using Statistical Product Standard Solution (SPSS 25). The results of data analysis show that variable satisfaction influential significant to trust with mark X1 significant of $0.0001 < 0.05$. However, variables satisfaction no there is influence significant to loyalty with mark X1 significance of $0.232 > 0.05$. Variable trust there is influence significant to loyalty with mark X2 significance of $0.0001 < 0.05$. Then analysis satisfaction through trust to loyalty is known influence given directly of 0.126, meanwhile influence no direct X1 through X2 to Y of 0.581, which means that mark influence no direct more big compared to with mark influence direct. So that can concluded that in a manner no direct satisfaction through trust have influence significant to loyalty.

Keywords: *satisfaction, trust, loyalty customer*

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1. INTRODUCTION

Source bank fundraising originates from a number of source. One of bank funding sources that play a role in continuity activity bank operations is savings and loans (product superior micro). In liberalization banking has reach a number of target good in collect sources of funds, improvement efficiency work banking nor in enhancement more money market mechanisms. Collection of bank funds consisting of from savings and loans (product superior micro) no forever in period end year experience improvement. So from it is, of course satisfaction and trust become factor important thing to do given to customers so they can do repeated transactions. In matter this naturally loyalty is a key resounding success reached by the bank. For achieve it bank has to take no risk a little the amount. No only in material course, but time and reputation here counts a lot. Satisfaction and trust is factor strict basis achieved especially formerly for reach loyalty. Lately this loyalty customers at PT. Bank Rakyat Indonesia Tbk (Persero) A. P. Pettarani Unit Office tend increase in users product superior micro in matter this stashed (Simpedes) however different with user product superior micro in matter loans (Kupedes) that are experiencing period increase later start experience decline at each the month in brackets five month time last. Naturally matter this make chart amount user product superior micro become no balanced because salasa among them experience definite decrease influential to loyalty customers consequence lack of satisfaction and trust from users product superior micro this can see in the data below :

Table 1. Data on The Development of The Number of Customer Finances PT. Bank Rakyat Indonesia Tbk. (Persero) A. P. Pettarani Unit Office Last Ten Months In 2018

Month	Micro Superior Product	
	Savings (Simpedes)	Loan (Kupedes)
January	58.184.350.000	27.529.464.000
February	56.664.246.000	26.883.153.000
March	55.848.541.000	27.457.085.000
April	55.885.725.000	27.720.160.000
May	54.947.705.000	27.441.345.000
June	54.429.103.000	26.613.590.000
July	57.066.943.000	26.355.435.000
August	56.713.977.000	25.832.408.000
September	58.000.037.000	25.815.380.000
October	60.013.690.000	25.796.100.000

Based on financial data in table 1 above show that amount user product superior micro PT. Bank Rakyat Indonesia Tbk (Persero) A. P. Pettarani Unit Office experience enhancement amount finance for users product superior micro in matter stash (Simpedes), this show that exists satisfaction and trust already embedded to generating customers loyalty. However different with amount product finance superior micro in matter loans (Kupedes) where in table the time experience month 's increase February until with month of April by regular, the tend experience decline each the month counted from month June with amount finance Rp. 26,613,590,000 arrived in the month October decreased in level amount finance Rp. 25,796,100,000, here show that level satisfaction and trust customers start decrease so that make chart from user product superior micro PT. Bank Rakyat Indonesia Tbk (Persero) A. P. Pettarani Unit Office become no balanced than it should become plan achievement biggest namely 4,557 families. Families pre prosperous is family that doesn't fulfil three indicator need base family. Three indicator the clothing, food and boards (Women and Family Empowerment Office Planned Regency Mamuju, 2018). In phenomenon this can we conclude from results analysis of financial data above, occurs inequality in matter satisfaction and trust customers in use product flagship micro that is not balanced. So from that researcher want to researching reason from descent amount customers in use product superior micro at PT. Bank Rakyat Indonesia Tbk (Persero) A. P. Pettarani Unit Office special in matter loans (Kupedes) that are experiencing decline at each month at the end period. With exists problem is revealed, then researcher interested for researching title “ Influence Satisfaction and Trust to Loyalty Customer in Use Product Superior Micro at PT. Bank Rakyat Indonesia Tbk (Persero) A. P. Pettarani Unit Office ”.

a. Understanding Satisfaction

According to Wilkie, (1990) in Tjiptono, (2002) stated that satisfaction consumer as something response emotional on evaluation experience consumption something product or services. Kotler (2006) defines satisfaction as function from perception or impression on performance and expectations. When performance product more low than hope consumer, then consumer no satisfied, if performance in accordance or exceed hope consumer, then consumer feel satisfied. Based on a number of definition satisfaction consumer above can concluded that satisfaction will reached at the time hope consumer in accordance with the fact he got.

b. Measurement Satisfaction Consumer

Monitoring and measurement to satisfaction consumer has become very essential thing for every company this because step the can give bait back and input for necessity development and implementation of improvement strategies satisfaction consumer. In principle satisfaction consumer that can be measured with various type methods and techniques.

c. Definition Trust

Trust according to (Crosby et al., 2000) in Edris and Winiyuningsih (2010) states that trust is something will or belief partners exchange for intertwine connection period long for produce positive work. This aim for get trust from consumers on products company. Based on opinion the consumer need experience alone in the exchange process so that can trust is formed to brand in mind defined consumer as engagement. Through involvement consumer this will created experience to be beginning formation trust.

d. Component Trust

Lau and Lee (1999) in (Saputro, 2010) states that there is three influencing factors trust to brand. Third factor this relate with three covered entity in connection between brands and consumers. As for the third the factor in question in description the is brand that own, company maker brands and consumers. Furthermore proposition that trust to brand will raises loyalty brand.

e. Definition Loyalty

Kotler and Keller (2009) define loyalty as commitments held in a manner deep for buy or support return product or preferred service in the future though influence situation and effort marketing potentially cause customer switch. Hawkins et al., (1992) in Tjiptono, (2010) defines loyalty consumer as something response inclined behavior for stated every time by several manufacturing units decision with pay attention to one or more alternative brand outside brands certain similar and constituting a psychological process.

2. RESEARCH METHODS

Variabels in this research is Independent Variable influencing variables or being because the changes or emergence variable dependent. Variable independent in this study is Satisfaction (X1) and Trust (X2). Dependent Variable is affected variable or being consequence because exists variable independent. In this study is made as variable dependent is Loyalty Customer (Y). As for design research as following :

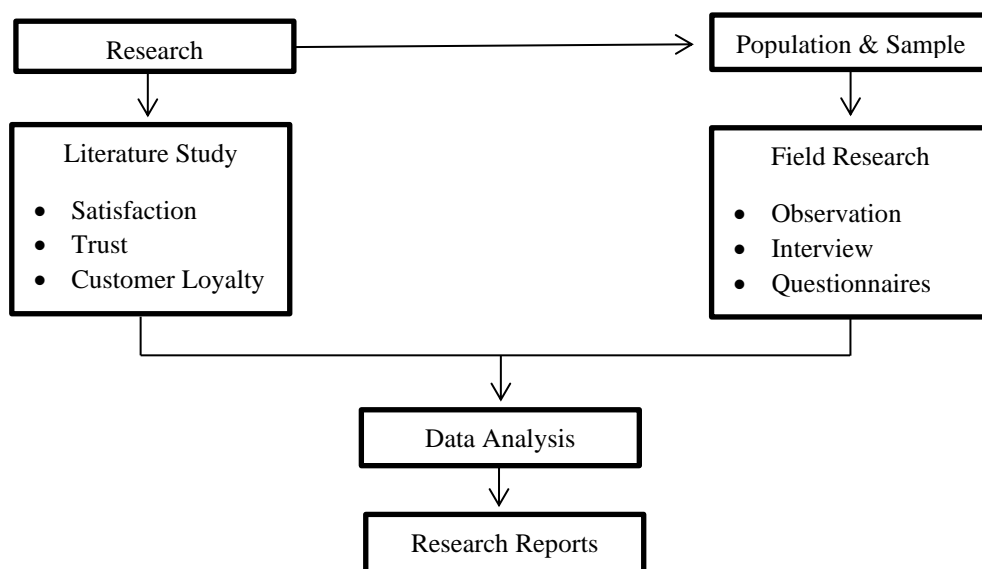


Figure 1. Design Research

Sugiyono, (2011) defines population is the generalization area it comprises from on object or possessing subject quality and characteristics specified by the researcher for studied and then pulled in conclusion. Population in this research customers product superior micro (Kupedes) registered and still is active

at PT. Bank Rakyat Indonesia Tbk (Persero) Unit Office A. P. Pettarani until with October 2018, a total of 4159 customers. According to Sugiyono, (2009) samples is part from characteristic population want researched and considered represent whole population. Sample in this study is customers who use product superior micro (Kupedes) at PT. Bank Rakyat Indonesia Tbk (Persero) Office Unit A. P. Pettarani. According to Noor, (2016) Retrieval Techniques sample is technique nonprobability sampling where every member population no own chance or equal opportunities as sample. With accidental sampling approach, namely researchers take sample based on coincidentally that person there or who just a coincidence meet with appropriate researcher with criteria determined by the researcher namely :

- a. Customer user product superior micro (Kupedes) at PT. Bank Rakyat Indonesia Tbk (Persero) Unit Office A. P. Pettarani.
- b. Registered customer and still active at PT. Bank Rakyat Indonesia Tbk (Persero) Unit Office A. P. Pettarani.
- c. Willing become respondent.
- d. Domiciled in Makassar.

The formula used for determine amount sample is formula paul leedy namely (Sanadji and sopiah, 2013):

$$N = \left(\frac{Z}{e} \right)^2 (P)(1-P)$$

Description :

n = size sample

p = proportion must in population

e = sampling error (10%)

z = score standard For selected error _

Amount population in this study known, then P value (1-P) with maximum = 0.25. When using 95% confidence level with level error of 10%, then magnitude sample are :

$$n = \left(\frac{1.96}{0.1} \right)^2 (0.25) = 96.04, \text{ rounded up to } 100.$$

Data collection techniques in this research is primary data is direct data obtained from the object. Primary data from study this obtained from questionnaire filled out by customers of PT. Bank Rakyat Indonesia Tbk (Persero) A. P Pettarani Unit Office. Sugiyono, (2013) defines questionnaire is technique data collection carried out with method give set question or statement written to respondent For he answered. According to Sugiyono, (2003) explains that secondary data is the data obtained no from the source direct but Already processed and normal in form publication or journal.

Data analysis techniques in this research is Validity Test used for know appropriateness details every question in define something variable. Ghazali, (2011) explains that validity test used for measure legitimate or valid or not something questionnaire. Something grain question is said to be valid if r- count value which is mark of the corrected item-total correlation is more big from the r-table obtained through DF (Degree of Freedom). For test valid or not question can done through a computer program (Excel Statistical Analysis & SPSS). Reliability test is testing instrument research used for know level accuracy, precision or the accuracy demonstrated by the instrument measurement. The measuring tool will used is cronbach alpha through the Excel Statistical Analysis & SPSS computer program. Reliability something construct variable said good if own mark cronbachalpha more large 0.60. Path Analysis is part from the regression model that can be used For analyze connection because consequence between one variable with variable others (Juanim, 2004). System connection because consequence the concerning two types variable that is variable free or more known with the usual independent variables symbolized with letters X1, X2, and so on and variables bound or affected variable or the usual dependent variable symbolized with the letters Y1, Y2, and so on. In Path Analysis, the influence of independent variables to the dependent variable can form influence direct and not direct (direct and indirect

effects). Influence no direct variable free to variable bound is through another variable called variable between (intervening variables).

In analysis model path, the diagram used usually called a path diagram (path diagram). Path diagrams is tool for describe in a manner graphics, structure connection causality between variable independent (independent variable), variable between (intervening) and variables bound (dependent variable). Following possible equation used in analysis path :

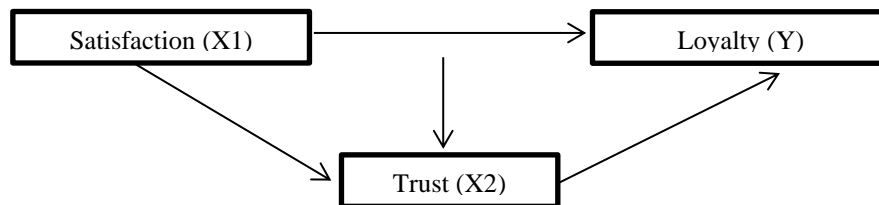


Figure 2. Path Analysis

$$X_2 = \beta_{21}X_1 + \beta_{20}$$

$$Y = \beta_{11}X_1 + \beta_{12}X_2 + \beta_{10}$$

In this research used Parsial Test, and Simultan Test. Parsial Test was used for know influence satisfaction (X1) and trust (X2) individually towards loyalty customer (Y). Simultan Test was used for know influence satisfaction (X1) and trust (X2) respectively together or simultaneous to loyalty customer. Besides that, in this research used assumption classic for convincing that the regression line equation obtained is linear and can be used (valid) for look for forecasting, then will done testing assumption multicollinearity and normality. Ghozali, (2005) defines a multicollinearity test is for test whether in the regression model found exists correlation between variable free (independent). If happen correlation, then named there is a multicollinearity problem. Good regression models should no happen correlation between variable free. For detect there is or nope multicollinearity in the regression model is as following :

- The value of R^2 generated by a regression model estimation very high empirical, but individually variables free many don't significant influence variable bound.
- Analyze matrix correlation variables free. If between variable free there is sufficient correlation tall (generally above 0.90), then matter this is indication exists multicollinearity.
- Multicollinearity can seen from (1) the tolerance value and its opposite (2) variance iflation factor (VIF) second size this show every variable free which one is explained by the variable free other. Tolerance measure variability variable free elect who are not explained by variables free other. So, the tolerance value is low the same with high VIF value (because $VIF = 1/Tolerance$). Common cut off values worn for show exists multicollinearity is tolerance value <0.10 or The same with VIF value > 10

If in the regression model no found assumption detection as above , then the regression model used in this study free from multicollinearity, and vice versa.

Normality test is used For know is data population is normally distributed or no. Good regression models is normal data distribution or close to normal. Normal detection is carried out with the spread of data (point) on the diagonal axis of graph. Basis of taking decision :

- If the data spreads around the diagonal line and follows the direction of the diagonal line, then the regression model fulfil assumption normality.
- If the data is spread out far of the diagonal line and not follow the direction of the diagonal line, then the regression model no fulfil assumption normality.

3. RESULTS AND DISCUSSION

3.1 Influence Satisfaction to Trust Customers in Use Product Superior Micro at PT. Bank Rakyat Indonesia Tbk (Persero) A. P. Pettarani Unit Office

From the results research conducted, can seen that satisfaction influential positive and significant to trust customers in use product superior micro (Kupedes) at PT. Bank Rakyat Indonesia Tbk (Persero) Office Unit A. P. Pettarani, this is proven with see mark probability from variable satisfaction (X1) towards trust customer (X2) with a value of $0.0001 < 0.05$. So that can concluded that in a manner direct there is influence significant X1 to X2. That is, more and more tall level satisfaction a customers to something company, then will the more increase trust customer it in line with that stated by Kotler, (2006:177) which defines satisfaction as function from perception or impression on performance and expectations. When performance product more low than hope konsumen, then consumer no satisfied, if performance in accordance or exceed hope consumer, then consumer feel satisfied. So that can concluded that satisfaction will reached at the time hope consumer in accordance with the reality that he got good to growth trust customer. Trust and special belief should become fundamental component of the intended marketing strategy for lead to relationships true customers in use product superior micro (Kupedes). Customer harass capable feel that he can rely on PT. Bank Rakyat Indonesia Tbk (Persero) Unit Office A. P. Pettarani, that company can trusted. However for build trust need long time and only can develop after repeated encounters with customer.

3.2 Influence Satisfaction to Loyalty Customers in Use Product Superior Micro at PT. Bank Rakyat Indonesia Tbk (Persero) A. P. Pettarani Unit Office

From the results research conducte, can seen that satisfaction no influential positive and significant to loyalty customers in use product superior micro (Kupedes) at PT. Bank Rakyat Indonesia Tbk (Persero) Office Unit A. P. Pettarani, this is proven with see mark probability from variable satisfaction (X1) towards loyalty top customer (X2). Obtained mark X1 significance of $0.232 > 0.05$. So that can concluded that no there is influence significant X1 to Y. That is, the level satisfaction a customers to something company no influential in a manner direct or significant to loyalty a customer. The results of the study show that influence direct between variable satisfaction (X1) towards variable loyalty customer (Y) more small compared to with If exists variable trust (X2) as intervening variable. Satisfaction no will once stop at one point, he move dynamic follow level quality product or appropriate service hopes that grow in the mind a customer because it, for get loyalty a customers of course PT. Bank Rakyat Indonesia Tbk (Persero) Office Unit A. P. Pettarani must notice a number of factor of course no focus on how company give satisfaction to customers in use product superior micro (Kupedes). Because of the results this study show that the more tall level satisfaction not yet of course can increase loyalty a customers in a manner significant. This means that although service in use product superior micro (Kupedes) provided by PT. Bank Rakyat Indonesia Tbk (Persero) Office Unit A. P. Pettarani already well, not yet of course capable tie a customers For still use product superior micro (Kupedes) at PT. Bank Rakyat Indonesia Tbk (Persero) A. P. Pettarani Unit Office or more other banks good For use it in period time to front as well as give recommendation to others.

3.3 How Influence Trust to Loyalty Customers in Use Product Superior Micro at PT. Bank Rakyat Indonesia Tbk (Persero) A. P. Pettarani Unit Office

From the results research conducted, can seen that trust influential positive and significant to loyalty customers in use product superior micro (Kupedes) at PT. Bank Rakyat Indonesia Tbk (Persero) Office Unit A. P. Pettarani. This is proven with see mark probability from variable trust (X2) to loyalty customers (Y) with a value of $0.0001 < 0.05$. So that can concluded that there is influence significant X2 to. That is, more and more tall level trust a customers to something company, then will the more increase loyalty customer it in line with that stated by Crosby, et al., (2000) in Edris and Winahyuningsih, (2010: 3) states that trust is something will or belief partners exchange. For intertwine connection period long, for produce positive work. This study aim for get trust from consumers, of course will impact on attitude loyalty customers in use product company. If trust capable fulfil needs and wants a customer, then of course will push happen deep loyalty for use product superior micro (Kupedes) by way of consistent. Even for more far Again, the customer feels satisfied of course will express satisfaction to others or even give recommendation for use product superior micro (Kupedes) at PT. Bank Rakyat Indonesia Tbk (Persero) Office Unit A. P. Pettarani. This show that at the moment customers believe that product superior micro (Kupedes) capable give what are they hope, of course will very good impact For bring up attitude loyalty against PT. Bank Rakyat Indonesia Tbk (Persero) Office Unit A. P. Pettarani.

3.4 Influence Satisfaction and Trust to Loyalty Customers in Use Product Superior Micro at PT. Bank Rakyat Indonesia Tbk Pettarani Unit Office

From the results of research that done, got seen that in a manner no direct satisfaction through trust influential positive and significant to deep customer loyalty use product superior micro (Kupedes) at PT. Bank Rakyat Indonesia Tbk (Persero) Office Unit A. P. Pettarani. Influence directly given X1 to X2 of 0.735. Whereas influence No direct X1 through X2 against Y is multiplication between beta value X1 against X2 with the beta value of X2 to Y, namely $0.735 \times 0.620 = 0.455$. So the total effect that X1 has on Y is influence direct plus with influence no directly, namely $0.126 + 0.455 = 0.581$. Based on results the calculation above, is known that mark influence direct of 0.126 and influence no direct of 0.581 which means that mark influence no direct more big compared to with mark influence direct. This result show that in a manner no direct X1 through X2 have influence significant to Y. That is, the more tall level satisfaction to something company for cultivate trust a customers, it will be even more increase loyalty customer. It in line with that stated by Griffin, (2002:199) argues that the first step in build system loyalty consumer is try know terminology and defining variables as well as push loyalty. So that can concluded that satisfaction and trust is variables that can determine as well as push growth one's loyalty customers to something company good satisfaction is one very important thing for reach customer, use disclose reaction customers to services provided by PT. Bank Rakyat Indonesia Tbk (Persero) Office Unit A. P. Pettarani in use product superior micro (Kupedes) with level associated trust and loyalty with service, this is of course very relevant and needed by customer oriented companies. A satisfied customer is customers feel get value or quality service, then satisfaction happen if customers get quality service and trust. Value for customers here it is can created through trust customers who can become elements of stimuli for PT. Bank Rakyat Indonesia Tbk (Persero) Office Unit A. P. Pettarani. For influence customers in use repeated in the future. If trust capable fulfil needs and wants a customer, then of course will push happen deep loyalty for use product superior micro (Kupedes) by way of consistent. Even for more Far Again, the customer feels satisfied Of course will express satisfaction to someone else or even give recommendation For use product superior micro (Kupedes) at PT. People's Bank Indonesia Tbk (Persero) Unit Office A. P. Pettaran.

4. CONCLUSIONS AND RECOMMENDATIONS

4.1 Conclusions

Based on results research and discussion, then can pulled a number of conclusion as following :

- Satisfaction influential positive and significant to trust customers in use product superior micro at PT. Bank Rakyat Indonesia Tbk (Persero) Office Unit A. P. Pettarani. High satisfaction rate will impact to growing trust a customer at one company. With thus, hypothesis first can accepted.
- Satisfaction no influential positive and significant to loyalty customers in use product superior micro at PT. Bank Rakyat Indonesia Tbk (Persero) Office Unit A. P. Pettarani because loyalty customer happen consequence exists trust customer. With thus, hypothesis second rejected.
- Trust influential positive and significant to customers in use product superior micro at PT. Bank Rakyat Indonesia Tbk (Persero) Office Unit A. P. Pettarani trust is important variable for company as big as PT. Bank Rakyat Indonesia Tbk (Persero), for push growth attitude loyalty customer. With thus, hypothesis third can accepted.
- Satisfaction through trust in a manner no direct influential significant to loyalty customers in use product superior micro at PT. Bank Rakyat Indonesia Tbk (Persero) Office Unit A. P. Pettarani. Satisfaction and trust is variables that can determine as well as push growth attitude loyalty a customers to something company. Thus hypothesis fourth can accepted.

4.2 Recommendations

To be able to continu to survive and develop, PT. Bank Rakyat Indonesia Tbk (Persero) Office Unit A. P. Pettarani must always innovate and pay attention to all matters that affect the development of product superior micro, in this case loans, which have decreased compared to product superior micro, namely savings. Where the important thing for service companies is basically service that will have an impact on customer loyalty, the emergence of sesnse of satisfaction, and trust, so it is important to pay attention.

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