Quest Journals
Journal of Research in Business and Management
Volume 10 ~ Issue 2 (2022) pp: 11-17

ISSN(Online):2347-3002 www.questjournals.org



Research Paper

Impact of Service Quality and Trust on Patient Satisfaction at Blambangan Hospital Banyuwangi

Iin Umi Ambarwati ,Nurul Qomariah*, Abadi Sanosra Universitas Muhammadiyah Jember

ABSTRACT: The Covid 19 pandemic has forced the hospital industry to improve service quality in order to provide excellent service. This study aims to analyze and determine the effect of service quality, trust on patient satisfaction and loyalty at Blambangan Hospital Banyuwangi. The population in this study were all hospital patients consisting of inpatients and outpatients totaling 9002 patients. The research sample used the Slovin formula with a standard error of 5% with a total sample of 383 patients as respondents. Validity test and reliability test were used to test the questionnaire so that it can be used in this study. Hypothesis testing using Varianced-based SEM or Partial Least Square (PLS) with the Warp PLS 6.0 program. The findings in this study are that service quality and trust have an effect on patient satisfaction at Blambangan Hospital Banyuwangi. KEYWORDS: service quality; trust; satisfaction; HOSPITAL.

Received 24 Jan, 2022; Revised 04 Feb, 2022; Accepted 06 Feb, 2022 © The author(s) 2022. Published with open access at www.questjournals.org

I. INTRODUCTION

The development of the COVID-19 virus variants into Alpha, Beta and Delta variants has made more and more people exposed to the virus. In the current case of the corona virus, Indonesia has recorded an increase in both the number of cases, recovered and those who died. The surge in infections has led Indonesia to rank first, the country with the highest COVID-19 cases in the world in the July 2021 period, based on data from the World Health Organization (WHO). The cumulative number of COVID-19 deaths reached 32,061 cases, four times more than in June 2021 with a total of 7,913 deaths. The Delta variant accounts for the most cases accompanied by very fast transmission of the virus. This variant is more dangerous than the viruses we have previously encountered during the pandemic.

With the increasing number of people exposed to Covid 19, health facilities are needed to handle people exposed to the virus. Health facilities are all facilities and infrastructure tools or places that can support health or that can be used to provide health services, both promotive, preventive, and curative. Health facilities used to deal with public health problems can be in the form of hospitals, health centers and primary clinics. The number of existing health facilities is currently increasing along with the increase in public awareness of the importance of health. The development of the number of health facilities is presented in the Table. 1.

Table 1. Number of Hospitals, Health Centers and Primary Clinics in Indonesia

Year	Hospital	Public Health Center	Primary Clinic
2018	2.813	9.993	5.415
2019	2.877	10.134	7.917
2020	2.985	10.205	10.238

Source: Directorate General of Health Services, Ministry of Health, Republic of Indonesia, 2020

In Table 1. it can be seen that the number of health facilities for public health services has increased over the last three years. This shows that competition for patients/customers is also increasing. The increasingly fierce level of competition shows the existence of competitiveness in order to win the existing competition. One of the health facilities that need attention is the hospital. Hospital management in the past was seen as a social enterprise, but nowadays management based on economics and management is very important in dealing with various global competitive situations, anticipating rapid environmental changes, and maintaining the continuity of the hospital business itself. Global competition and environmental changes are starting to appear in the management of multinational private hospitals located in big cities. The business map and hospital expansion will be increasingly complex, especially in this era of the COVID-19 pandemic. With increasing competition

that is increasingly open, it is demanded to continue to improve its performance in the form of quality services so as to increase patient/customer satisfaction and loyalty. Hospitals do not only accommodate sick people but must pay more attention to the satisfaction aspect for their service users, which is later expected to increase customer loyalty.Banyuwangi Regency also has many health facilities that compete with each other to improve the quality of their services to the community as service users. With the increasing number of health facilities, it indirectly triggers increased competition. The number of existing health facilities in Banyuwangi Regency is presented in Table 2.

Table 2. Number of Health Facilities in Banyuwangi Regency

Tuble 2: Number of fleaten ruemides in buny awang regency				
Hospital	Public Health Center	Primary Clinic		
13	45	55		

Source: Banyuwangi District Health Office, 2021

The Blambangan Regional General Hospital (RSUD) is one of the health facilities in Banyuwangi Regency which is a hospital owned by the regional government, which plays a very important role in serving the community, especially in handling cases of the COVID-19 pandemic. Competition is increasingly open between local government-owned and private hospitals. The existence of this increasingly fierce competition, it is demanded of the hospital to continue to strive to improve its performance in the form of quality services so that patient / customer satisfaction and loyalty will also increase. Based on the description that has been described, the formulation of the problem in this study is whether there is an effect of service quality and trust on patient satisfaction at Blambangan Hospital Banyuwangi? While the purpose of this study was to determine the effect of service quality and trust on patient satisfaction at RSUD Blambangan Banyuwangi.

II. LITERATURE REVIEW AND HYPOTHESIS

The Relationship Between Service Quality And Customer Satisfaction

Good service quality will greatly affect customer loyalty. The quality of service is one of the problems that has received a lot of attention from the public. The condition of the community that is increasingly critical of the quality of services is the driving force for health facilities to improve their services. Service quality is how far the difference between reality and customer expectations for the service obtained. If the perceived service is in accordance with the expected service, then the quality of the service will be perceived as positive or good. According to (Buchari, 2007) quality can be interpreted as a dynamic condition associated with products, services, human resources, processes and the environment that meet or exceed expectations. If the perceived service exceeds expectations, then the service quality is perceived as ideal quality. The higher the quality of service provided, the higher the loyalty of the customer. According to (Kotler & Keller, 2016) states that service quality in service companies is the presentation of products or services according to the applicable size where the product is held and its delivery is at least the same as what consumers want and expect. Service providers are required to provide quality services that can give customers the feeling that the perceived product or service exceeds the expectations of the customer. This condition is known as customer satisfaction. Thus consumers will feel that the product or service that has been felt can provide satisfaction. Consumers who are satisfied they will provide good information about the product or service that has been felt. According to (Tjiptono, 2011), customer satisfaction is the level of a person's feelings that arise after comparing the perceived performance or results compared to his expectations which will result in a sense of satisfaction or vice versa. Service quality is closely related to customer satisfaction. This is evident from several studies that link the relationship between service quality and customer satisfaction.

(Saleem & Raja, 2014) stated that high service quality can increase customer satisfaction in the hotel industry in Pakistan. (Mutmainnah, 2018) in his research states that service quality affects customer satisfaction. (Djanas, 2016) also states that service quality affects customer satisfaction. Other studies that also discuss the issue of service quality with customer satisfaction include: (Ariska et al., 2020), (Nursaid et al., 2020a), (Muzammil et al., 2017), (Subagja & Susanto, 2019), (Atmanegara et al., 2019), (Saputra, 2013), (Qomariah, 2012), (Setyawati et al., 2018), (Ratnasari & Gumanti, 2019), (Nursaid et al., 2020b), (Verriana & Anshori, 2017), (Soliha et al., 2019), (Muharmi & Sari, 2019), (Hasniaty, 2015), (Purwati & Hamzah, 2019), (Subagiyo, 2015), (Sutrisno et al., 2017), (Qomariah, Budiastuti, et al., 2020), (Yulisetiarini & Prahasta, 2019), (A. Setiawan et al., 2019), (Mulyawan & Rinawati, 2016), (Parasuraman et al., 1985), (Qomariah, 2008), (Anggriana et al., 2017), (Yanuar et al., 2017), (Maskur et al., 2016), (Qomariah, Fahrurrozi, et al., 2020), (Nursaid et al., 2020b), (Gera et al., 2017), (Omar et al., 2016), (Amin & Nasharuddin, 2013), (Khoo et al., 2017), (Shanka, 2012), (Shi et al., 2014), (Qin & Prybutok, 2009), (Caruana et al., 2000), (Aliman & Mohamad, 2016), (Kassim & Asiah Abdullah, 2010), (Caceres & Paparoidamis, 2007), (Qomariah et al., 2021). Based on the theory about service quality and customer satisfaction as well as previous research that has been done a lot, the hypothesis in this study is:H1: Service quality has an effect on customer satisfaction.

Relationship of Trust With Customer Satisfaction

According to (Sumarwan, 2011), consumer trust is the belief, trust and knowledge possessed by consumers about an object or product related to various attributes and benefits. Attributes are characteristics or features that an object may or may not have. While benefits are positive results given to consumers. Trust is a factor that also needs to get attention. The trust that already exists in the customer will be able to lead to high loyalty to the company to always repeat using the company's products or services. Several theories about the definition of trust, among others, according to (Mowen & Minor, 2001) trust is all knowledge possessed by consumers and all conclusions made by consumers about objects. attributes and benefits. It depends on a number of interpersonal and inter-organizational factors such as perceived competence of the company, integrity, honesty and benevolence (Kotler & Keller, 2016). According to (Ningsih, 2010), trust can be interpreted as one party's belief in the reliability, durability, and integrity of the other party in a relationship and the belief that his actions are in the best interests of and will produce positive results for the trusted party. If the trust from the customer has been formed, then the consumer will feel interested in the product or service so that it will give a sense of satisfaction. Satisfaction will form customer loyalty. All businesses that provide services are very dependent on how to build long-term relationships that concentrate on maintaining customer loyalty.

(Usvela et al., 2019) in his research stated that brand image, trust, and customer value partially affect customer satisfaction. (H. Setiawan et al., 2016) states that product quality, service quality and trust have a positive and significant effect on customer satisfaction at the Rejo Agung Sukses Semarang Cooperative. (Arifin, 2011) trust, facilities and service quality have a significant effect on customer satisfaction at Hotel Jepara Indah. (Mawey et al., 2018) in their research shows that partially trust does not have a significant effect on customer satisfaction of Bank SulutGo. (Guspul, 2014) states that the trust variable has an influence on customer satisfaction of the Wonosobo Branch Service Kospin. (Zamry & Nayan, 2020) states that there is an emphasis on the positive effect of customer trust and satisfaction. (Osman & Sentosa, 2013) stated that the relationship between trust and profitability may reside in the influence of trust on customer loyalty, and that trust plays an important function in Malaysia's rural tourism industry. Based on the theory of customer trust and satisfaction as well as the research that has been done, the hypotheses in this study are:H2: Trust has an effect on customer satisfaction.

III. RESEARCH METHOD

This research is an explanatory research which is research that aims to test a theory or hypothesis in order to strengthen or possibly reject a theory or hypothesis from the results of existing research (Ghozali, 2016). There are 2 (two) kinds of variables in this study, namely: 1) independent variables consisting of service quality (X1) and trust (X2); 2) the dependent variable is customer/patient satisfaction. The indicator of the service quality variable refers to the opinion (Parasuraman et al., 1985) which consists of: reliability, responsiveness, empathy, assurance, and tangible. Indicator of trust refers to the opinion (Mowen & Minor, 2012) which consists of: integrity, kindness, and competence. Indicators of customer satisfaction refer to opinions (Tjiptono & Candra, 2012) which consist of: service products, promotions, location, facilities and atmosphere. The population in this study were Blambangan Hospital patients consisting of inpatients and outpatients, totaling 9002 people until July 2021. The determination of the research sample was based on the Slovin formula with a standard error of 5% so that the total sample size was 383 respondents. Data validity and data reliability tests were conducted to test whether a measuring instrument in the form of a questionnaire could be used as a measuring instrument by looking at the test criteria (Ferdinand, 2006). SEM-PLS analysis was used to test the research hypotheses developed in this study.

IV. RESULT AND DISCUSSION

Statistical Analysis Results Description

The results showed that of the 383 patients, 56.4% or 216 were female patients. While the remaining 43.6% or as many as 167 people are male patients. Based on the age of the Blambangan Hospital Banyuwangi patients, it is known that the respondents are dominated by patients with an age range of 51-60 years. After that is the age of more than 60 years. Based on the education of the respondents, it is known that respondents with elementary education are 20.4% or as many as 78 patients, respondents with junior high school education are 21.4% or as many as 82 patients, respondents with high school education are 25.8% or as many as 99 patients, and respondents are with undergraduate education of 32.4% or as many as 124 patients.

Results of Validity Test and Data Reliability Test

The validation test criteria use the loadings factor criteria with a value of more than 0.70 and average variance extracted (AVE) with a value exceeding 0.70. (Solihin & Ratmono, 2013). The results of the validity test in this study are presented in Table 2. Based on Table 2., it shows that each value on the cross-loading factor has reached a value above 0.7 with a p value below 0.001. Thus the convergent validity test criteria have

been met in this study.

Table 2. Combined Loadings and Cross-Loadings

	QLT	TRS	STF	Type (a	SE	P value
X1.1	0.793	0.180	-0.369	Reflect	0.046	< 0.001
X1.2	0.779	0.034	0.197	Reflect	0.046	< 0.001
X1.3	0.775	-0.797	0.149	Reflect	0.046	< 0.001
X1.4	0.811	0.018	0.443	Reflect	0.046	< 0.001
X1.5	0.754	0.576	-0.444	Reflect	0.046	< 0.001
X2.1	0.188	0.862	-0.373	Reflect	0.045	< 0.001
X2.2	0.087	0.836	-0.385	Reflect	0.045	< 0.001
X2.3	-0.340	0.702	0.929	Reflect	0.046	< 0.001
Y1.1	-0.092	-0.061	0.807	Reflect	0.046	< 0.001
Y1.2	-0.171	0.230	0.818	Reflect	0.046	< 0.001
Y1.3	-0.012	-0.447	0.727	Reflect	0.046	< 0.001
Y1.4	0.089	-0.028	0.747	Reflect	0.047	< 0.001
Y1.5	0.239	0.295	0.703	Reflect	0.046	< 0.001

Reliability testing in this study was carried out with the aim of ensuring that the research instrument used could provide a consistent measurement of the concept without any bias. The results of the reliability test are presented in Table 3. Based on Table 3., it shows that the questionnaire instrument in this study has met the requirements of the reliability test.

Table 3. Reliability Test Results

Variable	Composite Reliability	Cronbach's alpha
Service Quality	0.888	0.842
Trust	0.841	0.715
Satisfaction	0.858	0.792

The Result of the Coefficient of Determination

The coefficient of determination of patient satisfaction is 0.755. This means that the contribution of the model to explain the structural relationship of service quality and patient trust to patient satisfaction is 75.5% and the remaining 24.5% is explained by other variables not involved in this research model.

Hypothesis Test Results

Based on the results of the outter model test, it shows that the model built has a high level of validation and reliability with actor loadings and average variance extracted (AVE) values of more than 0.70. The results of the outer model also show that all hypotheses in this study show a significant effect. The summary of hypothesis testing is presented in Table 4.

Table 4: Hypothesis Test Results

No	Hypothesis	Path Coeficient	P-value	Information
1	H1: Service quality effect on customer satisfaction	0,458	<0,001	Accepted
2	H2: Trust effects customer satisfaction	0,458	<0,001	Accepted

Discussion

The Effect of Service Quality on Patient Satisfaction

Based on the results of testing and data analysis, the results showed that the quality of service with a coefficient of 0.458, had a significant effect on patient satisfaction at Blambangan Hospital, Banyuwangi Regency. This could be due to aspects related to service quality that have an impact on patient satisfaction. Aspects of service quality include: physical evidence, reliability, responsiveness, assurance, empathy,.

(Lupiyoadi, 2013) says that service quality is the basis for service marketing, because the core of the product being marketed is a performance (quality), and it is performance that is purchased by customers,

therefore the quality of service performance is the basis for service marketing. (Qomariah, 2016) states that customer satisfaction is a person's feeling of pleasure or disappointment that comes from a comparison between his impression of the performance (results) of a product and his expectations. Thus it can be concluded that customers who experience service that exceeds their expectations will feel satisfied.

This study has significant similarities with previous research conducted by (Nursaid et al., 2020b), (Yulisetiarini & Prahasta, 2019), (Sutrisno et al., 2017) which states that service quality affects customer satisfaction.

The Effect of Patient Trust on Patient Satisfaction

Based on the results of testing and data analysis, the results obtained which state that patient confidence with a coefficient of 0.458 has a significant effect on patient satisfaction at Blambangan Hospital, Banyuwangi Regency. This is due to aspects related to patient trust which have had a positive impact on patient satisfaction at Blambangan Hospital, Banyuwangi Regency. Aspects of the patient's trust include: integrity, kindness and competence.

(Sumarwan, 2011) stated that trust is considered to be the keystone of strategic partnerships, and seems to be a mediating or intermediary element in seller-buyer relationships. Trust is also seen as a key element in building lasting relationships with customers and in maintaining a company's market share. Trust is the foundation of business

Meanwhile, in this study, there are significant similarities with previous research conducted by (Sutrisno et al., 2017), (H. Setiawan et al., 2016), (Arifin, 2011) which states that trust can increase customer satisfaction. While research (Mawey et al., 2018) states that trust has no effect on customer satisfaction.

V. CONCLUSIONS AND SUGGESTIONS

Based on the theoretical assessment, previous research and the results of the research that have been presented, the conclusions in this study are: 1) the quality of services that have been provided by the Blambangan Hospital Banyuwangi has given a sense of satisfaction to its patients. This is evident from the results of the study which showed the coefficient obtained with a positive sign. In this regard, the Blambangan Hospital Banyuwangi should continue to provide services to patients who can provide service performance that exceeds patient expectations; 2) patient trust in RSUD Blambangan Banyuwangi can provide maximum satisfaction. Thus, the Blambangan Hospital should maintain the trust of the community, which in this case are hospital patients.

Suggestions for this research to the hospital is to continue to improve the quality of service, especially on the speed of employees in serving patients. Because the quality of fast service will lead to patient satisfaction. There is a diversification of services that can meet the needs of the community so that the types of services become more complete. This is also intended to be able to reach the market in the face of competition. For further research to add other variables such as brand image and others.

REFERENCES

- Aliman, N. K., & Mohamad, W. N. (2016). Linking Service Quality, Patients' Satisfaction and Behavioral Intentions: An Investigation on Private Healthcare in Malaysia. Procedia - Social and Behavioral Sciences, 224(August 2015), 141–148. https://doi.org/10.1016/j.sbspro.2016.05.419
- [2]. Amin, M., & Nasharuddin, S. Z. (2013). Hospital service quality and its effects on patient satisfaction and behavioural intention. Clinical Governance, 18(3), 238–254. https://doi.org/10.1108/CGIJ-05-2012-0016
- [3]. Anggriana, R., Qomariah, N., & Santoso, B. (2017). Pengaruh Harga, Promosi, Kualitas Layanan Terhadap Kepuasan Pelanggan Jasa Ojek Online «OM-JEK» Jember. Jurnal Sains Manajemen dan Bisnis Indonesia, 7(2), 137–156.
- [4]. Arifin, S. (2011). Pengaruh Kepercayaan, Fasilitas Dan Kualitas Pelayanan Terhadap Kepuasan Konsumen Pada Hotel Jepara Indah. 68 JURNAL DINAMIKA EKONOMI & BISNIS, 8(1), 67–78. https://doi.org/https://doi.org/10.34001/jdeb.v8i1.101
- [5]. Ariska, V., Qomariah, N., & Wijayanti, B. (2020). The impact of service quality, price, products, and trust on «kober mie setan» consumer satisfaction. International Journal of Scientific and Technology Research, 9(4), 1782–1785. https://www.ijstr.org/paper-references.php?ref=IJSTR-0420-33932
- [6]. Atmanegara, S. Y., Cahyono, D., Qomariah, N., & Sanosra, A. (2019). Pengaruh Kualitas Pelayanan, Citra Perusahaan, dan Lokasi Terhadap Kepuasan Konsumen Hotel Ijen View Bondowoso. Jurnal Sains Manajemen dan Bisnis Indonessia, E-ISSN: 2541-2566, 9(1), 79–89. https://doi.org/10.32528/jsmbi.v9i1.2375
- [7]. Buchari, A. (2007). Manajemen Pemasaran dan Pemasaran Jasa, Edisi Revisi. Alfabeta.
- [8]. Caceres, R. C., & Paparoidamis, N. G. (2007). Service quality, relationship satisfaction, trust, commitment and business-to-business loyalty. In European Journal of Marketing (Libk. 41, Zenbakiak 7–8). https://doi.org/10.1108/03090560710752429
- [9]. Caruana, A., Money, A. H., & Berthon, P. R. (2000). Service quality and satisfaction the moderating role of value. European Journal of Marketing, 34(11/12), 1338–1353. https://doi.org/10.1108/03090560010764432
- [10]. Djanas, A. (2016). Kualitas Pelayanan dan Citra Perusahaan terhadap Kepuasan Serta dampaknya terhadap Loyalitas Wisatawan. JSM (Jurnal Sains Manajemen) Program, V(2), 184–192.
- [11]. Ferdinand, A. (2006). Metode Penelitian Manajemen:Pedoman Penelitian Untuk Penulisan Skripsi, Thesis, dan Disertasi Ilmu Manajemen. Badan Penerbit Universitas Diponegoro.
- [12]. Gera, R., Mittal, S., Batra, D. K., & Prasad, B. (2017). Evaluating the effects of service quality, customer satisfaction, and service value on behavioral intentions with life insurance customers in India. International Journal of Service Science, Management,

- Engineering, and Technology, 8(3), 1–20. https://doi.org/10.4018/IJSSMET.2017070101
- [13]. Ghozali, I. (2016). Aplikasi Analisis Multivariete Dengan Program IBM SPSS 23. In Universitas Diponegoro (Edisi 8). https://doi.org/https://doi.org/10.3929/ethz-b-000238666
- [14]. Guspul, A. (2014). TERHADAP KEPUASAN NASABAH (Studi Kasus Pada Nasabah Kospin Jasa Cabang Wonosobo). 1, 40–54. https://ojs.unsiq.ac.id/index.php/ppkm/article/view/232/110
- [15]. Hasniaty, H. (2015). Customer Perception On Products Pricing Service Quality Towards Customers Quality Relationships And Loyalty Of Domestic Airlines Indonesia. International Journal of Scientific & Technology Research, 4(8), 181–188. http://www.ijstr.org/research-paper-publishing.php?month=apr2020
- [16]. Kassim, N., & Asiah Abdullah, nor. (2010). The effect of perceived service quality dimensions on customer satisfaction, trust, and loyalty in e-commerce settings: A cross cultural analysis. Asia Pacific Journal of Marketing and Logistics, 22(3), 351–371. https://doi.org/10.1108/13555851011062269
- [17]. Khoo, S., Ha, H., & McGregor, S. L. T. (2017). Service quality and student/customer satisfaction in the private tertiary education sector in Singapore. International Journal of Educational Management, 31(4), 430–444. https://doi.org/10.1108/IJEM-09-2015-0121
- [18]. Kotler, P., & Keller, K. L. (2016). Marketing Management 15e. Person Prentice Hall, Inc.
- [19]. Lupiyoadi, R. (2013). Manajemen Pemasaran. Salemba Empat.
- [20]. Maskur, M., Qomariah, N., & Nursaidah. (2016). Analisis Pengaruh Kualitas Pelayanan, Harga, Dan Kepuasan Pelanggan Terhadap Loyalitas Pelanggan (Studi Kasus pada Bengkel Mobil Larasati Lumajang). Jurnal Sains Manajemen & Bisnis Indonesia, VI(2), 212–221.
- [21]. Mawey, T. C., Tumbel, A. L., & Ogi, I. W. J. (2018). PENGARUH KEPERCAYAAN DAN KUALITAS LAYANAN TERHADAP KEPUASAN NASABAH PT BANK SULUTGO. Jurnal EMBA, 6(3), 1198–1207. https://ejournal.unsrat.ac.id/index.php/emba/article/view/20106/20331
- [22]. Mowen, J. C., & Minor, M. (2001). Perilaku Konsumen. Erlangga.
- [23]. Mowen, J. C., & Minor, M. (2012). Perilaku Konsumen. Erlangga.
- [24]. Muharmi, H., & Sari, K. (2019). Pengaruh Service Quality , Food Quality , Dan Perceived Value Terhadap Consumer Satisfaction Dan Behavioral Intentions. Jurnal Manajemen Dan Bisnis Indonesia, 5(2), 193–203. https://doi.org/https://doi.org/10.32528/jmbi.v5i2.2880
- [25]. Mulyawan, A., & Rinawati. (2016). Pengaruh Kualitas Layanan Akademik Terhadap Kepuasan Mahasiswa Serta Implikainya Pada Loyalitas Mahasiswa. Jurnal Ekonomi, Bisnis & Entrepreneurship, 10(2), 119–131.
- [26]. Mutmainnah, M. (2018). Pengaruh Kualitas Layanan Dan Citra Perusahaan Terhadap Kepuasan Dan Loyalitas Nasabah. Jurnal Manajemen dan Pemasaran Jasa, 10(2), 201. https://doi.org/10.25105/jmpj.v10i2.2344
- [27]. Muzammil, A., Yunus, M., & Darsono, N. (2017). Pengaruh Kualitas Pelayanan Dan Citra Perusahaan Terhadap Loyalitas Pelanggan Indihome Pt. Telkom Indonesia Di Banda Aceh Dengan Kepuasan Dan Kepercayaan Pelanggan Sebagai Variabel Mediasi. Jurnal Manajemen dan Inovasi, 8(3), 104–133. http://www.jurnal.unsyiah.ac.id/JInoMan/article/viewFile/9342/7643
- [28]. Ningsih, E. R. (2010). Perilaku Konsumen: Pengembangan Konsep dan Praktek Dalam Pemasaran. Nora Media Enterprise.
- [29]. Nursaid, N., Purnomo, S. H., & Qomariah, N. (2020a). The Impact of Service Quality and Institutional Image on the Satisfaction and Loyalty of Master of Management Students. 1st Borobudur International Symposium on Humanities, Economics and Social Sciences (BIS-HESS 2019, 436, 156–161. https://doi.org/10.2991/assehr.k.200529.033
- [30]. Nursaid, Purnomo, S. H., & Qomariah, N. (2020b). The Impact of Service Quality and Institutional Image on the Satisfaction and Loyalty of Master of Management Students. 1st Borobudur International Symposium on Humanities, Economics and Social Sciences (BIS-HESS 2019), 436, 156–161. https://doi.org/10.2991/assehr.k.200529.033
- [31]. Omar, M. S., Ariffin, H. F., & Ahmad, R. (2016). Service Quality, Customers' Satisfaction and the Moderating Effects of Gender: A Study of Arabic Restaurants. Procedia Social and Behavioral Sciences, 224(August 2015), 384–392. https://doi.org/10.1016/j.sbspro.2016.05.393
- [32]. Osman, Z., & Sentosa, I. (2013). A study of mediating effect of trust on customer satisfaction and customer loyalty relationship in Malaysian rural tourism. European Journal of Tourism Research, 6(2), 192–206. https://papers.ssrn.com/sol3/papers.cfm?abstract_id=2735630#
- [33]. Parasuraman, A., Zeithaml, V., & Berry, L. (1985). A conceptual model of service quality and its implications for future research. Journal of Marketing, 49(Fall 1985), 41–50. http://www.jstor.org/stable/1251430
- [34]. Purwati, A. A., & Hamzah, M. L. (2019). Total service quality management and it's impact on customer satisfaction and loyalty of online transportation in Indonesia. International Journal of Scientific and Technology Research, 8(11), 1066–1070.
- [35]. Qin, H., & Prybutok, V. R. (2009). Service quality, customer satisfaction, and behavioral intentions in fast-food restaurants. International Journal of Quality and Service Sciences, 1(1), 78–95. https://doi.org/10.1108/17566690910945886
- [36]. Qomariah, N. (2008). Pengaruh Kualitas Pelayanan Terhadap Kepuasan dan Loyalitas Pelanggan:(Studi kasus pada Universitas Muhamadiyah Jember). Universitas Jember.
- [37]. Qomariah, N. (2012). Pengaruh Kualitas Layanan dan Citra Institusi Terhadap Kepuasan dan Loyalitas Pelanggan. Jurnal Aplikasi Manajemen, 10(1), 177–187. https://jurnaljam.ub.ac.id/index.php/jam/article/view/410/447
- [38]. Qomariah, N. (2016). Marketing Adactive Strategy. Cahaya Ilmu. https://www.researchgate.net/publication/326623130_MARKETING_ADACTIVE_STRATEGY
- [39]. Qomariah, N., Budiastuti, A., Sanosra, A., Susbiani, A., & Budisatoto, E. (2020). Building Student Satisfaction and Loyalty Based on Service Quality and Institutional Image. SSRG International Journal of Economics and Management Studies (SSRG-IJEMS), 7(9), 24–33. https://doi.org/10.14445/23939125/IJEMS-V7I9P103
- [40]. Qomariah, N., Fahrurrozi, A., & Rozzaid, Y. (2020). Efforts to Increase Retail Customer Satisfaction. International Journal of Economics and Management Studies (SSRG-IJEMS), 7(7), 25–31.
- [41]. Qomariah, N., Pangestu, M. K. M., Herlambang, T., & Putu, N. N. (2021). The Role of Promotion and Service Quality in Increasing Consumer Satisfaction and Loyalty in Pawnshops. Journal of Economics, Finance and Management Studies, 4(10), 1948–1960. https://doi.org/10.47191/jefms/v4-i10-17
- [42]. Ratnasari, D., & Gumanti, T. A. (2019). Relationship marketing, service quality, satisfaction and customers loyalty of bank sharia mandiri banyuwangi. International Journal of Scientific and Technology Research, 8(6), 7–10. https://www.google.com/url?client=internal-element-cse&cx=015665522297807158791:e4ankvq01v0&q=http://www.ijstr.org/final-print/june2019/Relationship-Marketing-Service-Quality-Satisfaction-And-Customers-Loyalty-Of-Bank-Sharia-Mandiri-Banyuwangi.pdf&sa=U&ve
- [43]. Saleem, H., & Raja, N. S. (2014). The impact of service quality on customer satisfaction, customer loyalty and brand image: Evidence from hotel industry of Pakistan. Middle East Journal of Scientific Research, 19(5), 706–711.

- https://doi.org/10.5829/idosi.mejsr.2014.19.5.21018
- [44]. Saputra, F. I. (2013). Kualitas Layanan, Citra dan Pengaruhnya terhadap Loyalitas melalui Kepuasan Pelanggan (Studi Pada PT Bank Bni 46 Sentra Kredit Kecil Surabaya). Aplikasi Manajemen, 11(3), 445–457. https://doi.org/10.1016/j.eneco.2016.05.009
- [45]. Setiawan, A., Qomariah, N., & Hermawan, H. (2019). Pengaruh Kualitas Pelayanan Terhadap Kepuasan Konsumen. Jurnal Sains Manajemen dan Bisnis Indonesia Bisnis Indonesia, 9(2), 114–126. https://doi.org/http://dx.doi.org/10.32528/jsmbi.v9i2.2819
- [46]. Setiawan, H., Minarsih, M. M., & Fathon, A. (2016). Pengaruh Kualitas Produk, Kualitas Pelayanan Dan Kepercayaan Terhadap Kepuasan Nasabah Dan Loyalitas Nasabah Dengan Kepuasan Sebagai Variabel Intervening (Studi Kasus Pada Nasabah Koperasi Rejo Agung Sukses Cabang Ngaliyan). Journal Of Management,2(2). http://jurnal.unpand.ac.id/index.php/MS/article/view/492/478
- [47]. Setyawati, W. A., Rifai, M., & Sasmito, C. (2018). Pengaruh Kualitas Pelayanan, Fasilitas, Harga dan Citra Institusi Terhadap Kepuasan Pasien. Madani, Jurnal Politik dan Sosial kemasyarakatan, 10(2), 50–63.
- [48]. Shanka, M. S. (2012). Bank Service Quality, Customer Satisfaction and Loyalty in Ethiopian Banking Sector. Journal of Business Administration and Management Sciences Research, 1(1), 1–9. http://www.apexjournal.org/JBAMSR
- [49]. Shi, Y., Prentice, C., & He, W. (2014). Linking service quality, customer satisfaction and loyalty in casinos, does membership matter? International Journal of Hospitality Management, 40, 81–91. https://doi.org/10.1016/j.ijhm.2014.03.013
- [50]. Soliha, E., Rizal, A., Maskur, A., Mawarni, N. B., & Rochmani, R. (2019). Service quality, bank image, and customer loyalty: The mediating role of customer satisfaction. International Journal of Scientific and Technology Research, 8(10), 2667–2671.
- [51]. Solihin, M., & Ratmono, D. (2013). Analisis SEM-PLS dengan WarpPLS. Pustaka Pelajar.
- [52]. Subagiyo. (2015). Pengaruh Kualitas Pelayanan Akademik Dan Citra Institusi Terhadap Kepuasan Mahasiswa Lp3I Cilegon. Jurnal Lentera Bisnis, 4(1), 1–26.
- [53]. Subagja, I. K., & Susanto, P. H. (2019). Pengaruh Kualitas Pelayanan, Kepuasan Nasabah Dan Citra Perusahaan Terhadap Loyalitas Nasabah Pt. Bank Central Asia Tbk Kantor Cabang Pondok Gede Plaza. Jurnal Manajemen Bisnis Krisnadwipayana, 7(1), 69–84. https://doi.org/10.35137/jmbk.v7i1.249
- [54]. Sumarwan, U. (2011). Perilaku Konsumen: Teori dan Penerapannya dalam Pemasaran. Ghalia Indonesia.
- [55]. Sutrisno, Cahyono, D., & Qomariah, N. (2017). ANALISIS KUALITAS PELAYANAN, KEPERCAYAAN SERTA CITRA KOPERASI TERHADAP KEPUASAN DAN LOYALITAS ANGGOTA. Jurnal Sains Manajemen & Bisnis Indonesia, 7(2), 157– 174. https://doi.org/10.32528/smbi.v7i2.1230
- [56]. Tjiptono, F. (2011). Service Management Mewujudkan Layanan Prima. Edisi 2. Andi.
- [57]. Tjiptono, F., & Candra, G. (2012). Pemasaran Strategik. Andi.
- [58]. Usvela, E., Qomariah, N., & Wibowo, Y. G. (2019). Pengaruh Brand Image , Kepercayaan , Dan Nilai Pelanggan Terhadap Kepuasan Pelanggan Herbalife. Jurnal Manajemen dan Bisnis Indoensia, 5(2), 300–312. https://doi.org/https://doi.org/10.32528/jmbi.v5i2.2930
- [59]. Verriana, R. I., & Anshori, M. Y. (2017). Pengaruh Kualitas Layanan (Service Quality) Terhadap Loyalitas Melalui Kepuasan. Accounting and Managemen Journal, 1(1), 63–79.
- [60]. Yanuar, M. M., Qomariah, N., & Santoso, B. (2017). Dampak kualitas produk, harga, promosi dan kualitas pelayanan terhadap kepuasan pelanggan Optik Marlin cabang Jember. Jurnal Manajemen dan Bisnis Indonesia, 3(1), 61–80.
- [61]. Yulisetiarini, D., & Prahasta, Y. A. (2019). The effect of price, service quality, customer value, and brand image on customers satisfaction of telkomsel cellular operators in east Java Indonesia. International Journal of Scientific and Technology Research, 8(3), 5–9. https://www.google.com/url?client=internal-element-cse&cx=015665522297807158791:e4ankvq01v0&q=http://www.ijstr.org/final-print/mar2019/The-Effect-Of-Price-Service-Quality-Customer-Value-And-Brand-Image-On-Customers-Satisfaction-Of-Telkomsel-Cellular-Opera
- [62]. Zamry, A. D., & Nayan, S. (2020). What Is the Relationship Between Trust and Customer Satisfaction? Journal of Undergraduate Social Science and Technology, 2(2). https://papers.ssrn.com/sol3/papers.cfm?abstract_id=2735630#