

FAIRNESS OF SERVICE, TRUST AND CUSTOMER VALUE AS VARIABLE OF ANTECEDENT OF CUSTOMER LOYALTY WITH CUSTOMER SATISFACTION AS INTERVENING VARIABLE IN PT. BANK JAMBI BRANCH OF MUARA BULIAN

Levi Febri Damayanti¹⁾, Ade Octavia²⁾, Tona Aurora Lubis³⁾

^{1,2,3)}Magister Program in Management, Universitas Jambi

Corresponding author: levidamayanti92@gmail.com; octaviafebunja@gmail.com; tonalubis@gmail.com

Abstract

The purpose of this study was to determine the direct effect of service justice, trust and customer value on customer satisfaction, knowing the direct effect of service justice, trust, customer value, and customer satisfaction on customer loyalty, the indirect effect of service justice, trust, customer value on customer loyalty with customer satisfaction as an intervening variable. The population in this study amounted to 32,842. The number of samples taken was 100 respondents. The research method is quantitative research using field surveys with interviews and questionnaires. The analytical tool used is path analysis. The results showed that: (1) service justice, trust and customer value simultaneously and partially had a positive and significant effect on customer satisfaction, (2) service justice, trust, customer value and customer satisfaction simultaneously have positive and significant influence on customer loyalty, while partial service justice, trust and customer satisfaction has positive and significant impact on customer loyalty and (3) service justice and trust variables indirectly influence the customer loyalty.

Keywords: Fairness of Service, Trust, Customer Value, Customer Satisfaction, Customer Loyalty

Introduction

Banks are financial institutions that affect the economy both micro and macro. The function of the bank as a financial intermediary (financial intermediary) between the parties with excess funds (surplus) with those who need funds (deficit). In its business activities, each bank tries to attract new customers, enlarge its funds and expand lending and services (Simorangkir, 2004).

Banks have the main goal of making customers loyal to banks, so as to realize customer loyalty that the company needs is to create customer satisfaction as a basis (Bontis and Booker, 2007). Loyalty is essentially related to internal factors in every company. For companies, the importance of loyalty is a manifestation of positive morals from customers to the company. The number of competitors makes it difficult for companies to keep customers loyal. Naumann and Giell in Dharmayanti (2006) said that if customers are satisfied with banking products, this is a positive indicator that the products produced and offered by banks to their customers get recognition for their performance. Douglal and Selnes in Bontis and Booker (2007) say that customer satisfaction is an important factor in loyalty, where satisfaction can be measured based on indicators of pleasure, the right choice, and suitability of expectations.

The customer always evaluates a service received compared to what is expected or desired (Parasuraman et al. In Rachmad, 2009). Customer satisfaction must be accompanied by customer loyalty. Customer satisfaction concerns what is expressed by customers about their perceptions and expectations of banking services obtained from banks. Whereas loyalty is related to what customers do after interacting in a banking service process. This concept implies that customer satisfaction alone is not enough, because satisfied or dissatisfied is just one form of emotion. According to Tjiptono in Rachmad (2009) customer loyalty is no less relevant to be analyzed because loyal customer attitudes will arise after customers feel satisfied or dissatisfied with the banking services they receive.

Fairness of service perceived by the customer also affects customer loyalty. Service justice is the customer's perception of the level of fairness in the company's service behavior. Customer assessment of service justice arises when customers compare perceived service with customer service standards, based on that comparison customers feel treated fairly or unfairly (Seiders et al, in Zhu et al, 2012).

Trust is the willingness of customers to trust or rely on the brand in a risk situation because of the hope that the brand will produce positive results. Consumer trust in the brand above is associated with the customer's willingness to accept risk in the hope that the customer will get the value according to or exceeding his expectations. Trust influences customer commitment, trust involves a person's willingness to behave in a certain way because of the belief that his partner will give what he expects, and a hope that is generally owned by someone that the words, promises and statements of others can be trusted. Customers who believe in a company means that they have high confidence in the company which will ultimately make customers maintain relationships with the company and keep a strong emotional bond. So that the decision to use the company's products is more open and satisfaction will be felt by customers (Thalia et al, 2018).

Mayer et al (2007), customer trust plays an important role in increasing customer loyalty as measured by the company's ability to meet customer expectations, the generosity of the company given to customers to make customers give trust to the company, as well as the integrity between trustees (trusted people) adheres to a set of principles that are compatible with the trustor. Research by Repi and Baramuli in Shella (2012) which examines the effect of trust on customer loyalty shows a significant relationship between trust in customer loyalty, this means that customers trust the bank for their best service, and the bank is consistent in the service provided to customers according offered.

Rachmat (2009), customer value is also one of the factors that influence customer satisfaction. Value for customers (Customer Value) as a tradeoff between customer perceptions of quality, product benefits and sacrifices made through sacrifices paid (Monroe, 2002). Value for customers can also be seen as a reflection of the quality, benefits and sacrifices provided to obtain a product or service. A banking product or service is said to have high value in the eyes of the customer if it is able to provide the minimum quality, benefits and sacrifice. Value for customers to the bank itself will increase satisfaction which can later become a customer loyalty to the bank itself, this is in accordance with the results of research Rachmad (2009) which says that customer value affects customer satisfaction and customer loyalty.

PT. Bank Jambi is one of the banking companies in Jambi Province which is already well known among the people of Jambi. Bank Jambi was established with a view to supporting and encouraging regional development and developing economic growth in order to enhance people's lives. In carrying out its functions Bank Jambi acts as a development bank, commercial bank, regional cash holder and is a source of regional income. One branch of Bank Jambi is the Muara Bulian branch office. Until now, the development of Bank Muara Bulian branch customers increased every year and fluctuated (table 1), from 2014 a number of 19,035 customers increased to 21,256 customers in 2015, in 2016 increased to 24,194 customers in 2017 increased again to 27,991 customers and in the year 2018 increased to 32,842 customers.

Based on the background above, the formulation of the research problem is as follows: (1) how does the direct effect of service justice, customer trust and value on customer satisfaction ?, (2) how does the direct effect of service justice, trust, customer value, and customer satisfaction on customer loyalty ?, and (3) how does the indirect effect of service justice, trust, customer value on customer loyalty with customer satisfaction as an intervening variable ?.

Literature Review

Fairness of Service

Fairness of Service is defined as the customer's perception of the level of fairness in the company's service behavior. Seiders et al in Zhu et lan, (2012) said that customer ratings of service fairness arise when customers compare perceived services with customer service standards, based on these comparisons customers feel treated fairly or unfairly. According to Lind & amp; Tyler in Zhu et al (2012) service justice can be measured using four dimensions, namely: 1) Interpersonal justice is the attention or attitude shown by individuals related to the attitude given or delivered; 2) Informational justice is overall information or knowledge about procedures, services, etc. And all procedures are demonstrated to the customer for delivery of information; 3) Distributive justice is a cognitive, affective, and behavioral reaction that shows the results of the distribution from the source; 4) Procedural justice is fairness in a policy and the process of contribution that results can be received.

Trust

Chu (2003), trust as the nature of trust based on integrity and reliability and dependence between consumers and providers. According to Ziqmund (2003) trust is related to emotional bonding, namely the ability of a person to entrust a company or a brand to perform or carry out a function. Ziqmund (2003) says that four indicators of trust, namely the best service, are consistent, complete, valuable, occupy promises. According to Lau and Lee in Chen et al (2012) trust is the willingness (willingness) of someone to depend on other parties with certain risks. According to Garbarino and Johnson in Chen et al (2012) trust in a brand is formed at other parties with certain risks, trust in a brand is formed from past experience and previous interactions. Trust occurs when a group believes that another group's actions will provide positive results for it.

Customer Value

Kotler (2002), customer value is the difference between total customer value and total customer cost where total customer value is a set of benefits expected by customers from a particular product or service and total customer costs are a set of costs expected by consumers spent to evaluate, obtain, use and discard the product or service. The value the customer perceives is the difference between the prospective customer's valuation of all the benefits and costs of an offer for its alternatives. Today consumers are more targeted and more knowledgeable. Consumers have the means to verify company claims and look for alternatives that are superior. Customers tend to maximize value, within the constraints of search costs and knowledge, mobility, and income. The customer estimates which offer will deliver the highest perceived value and act on that basis

Ratminto and Atik (2006), customer value is the ratio between benefits or perceived benefits and sacrifices incurred. The perceived benefits are a combination of physical attributes, service attributes and supporters in product utilization. While the sacrifices incurred are the total costs incurred by consumers including purchase costs and additional costs (such as ordering, transportation, installation, order handling costs) as well as out-of-purchase costs (replacing damage, risk of failure or poor service). According to De Ruyter et al. (1997) perceived value consists of three dimensions, namely emotional, functional and logical. The emotional dimension shows the effectiveness of the customer who evaluates the service received, the functional dimension reflects the practical aspects of part of the service, and the logical dimension is the quality of service and price, the value can be valued in money.

According to Bagio (2002) a model that shows that consumers choose (buy or not) based on five components, namely: 1) Function value, the benefits of a product or service are related to the ability of the product or service is to fulfill its function from the perspective of consideration the economy; Social value, the benefits of a product or service are related to the ability of of the product or service; 3) Emotional value, the benefits of a product or service are related to the ability of the product or service is to arouse the feelings or emotions of users; 4) Epistemic value, the benefits of a product or service are related to the ability of the product or service is to fulfill the wearer's curiosity; 5) Condition value; the benefits of a product or service are related to the ability of the product or service

Customer satisfaction

Tse & Wilton (Tjiptono & Chandra, 2011), satisfaction is the response of consumers to the evaluation of perceptions of the difference between initial expectations (or certain performance standards) and actual product performance as perceived after product consumption. According to Churchill & Suprenant (Tjiptono & Chandra, 2011) satisfaction is the result of purchase and usage obtained from a comparison made by the buyer for reward and purchase costs with anticipated consequences. According to Kotler and Keller (2003) customer satisfaction is the feeling of consumers, both in the form of pleasure or disappointment arising from comparing the appearance of a product associated with consumer expectations for the product.

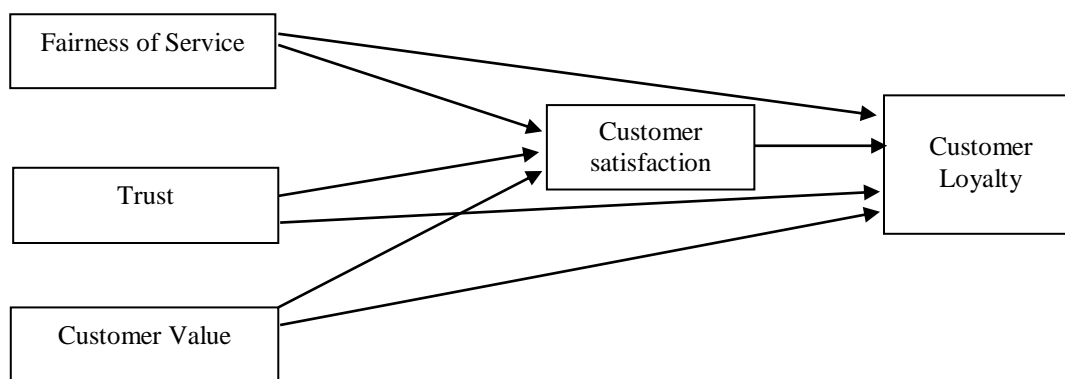


Figure 1. Research Model

Hypothesis, 1) Allegedly, service justice, trust and customer value directly influence customer satisfaction; 2) It is suspected that service justice, trust, customer value and customer satisfaction directly affect customer loyalty; 3) Indirectly, service justice, trust, and customer value have an effect on customer loyalty with customer satisfaction as an intervening variable.

Research Method

This type of research used in this research is quantitative research. Quantitative research methods are one type of research whose specifications are systematic, planned and clearly structured from the beginning to the design of the research. Location This research was conducted at the Jambi bank branch of Muara Bulian. Poulasi in this study is a customer of Jambi bank Muara Bulian branch, amounting to 32,842 people. While the sample used in this study were 100 customers of the Jambi bank branch in Muara Bulian.

Data was collected through survey methods, conducting interviews and distributing questionnaires containing questions given to respondents, then respondents were given full responsibility to answer all questions. And supporting data obtained from literature such as documents and reports and books relating to this research.

The data analysis method used is quantitative descriptive analysis. Quantitative Analysis is a measurement used in a study that can be calculated with a certain number of units or expressed in numbers. This analysis includes data processing, organizing data and finding findings. The data analysis technique used in this study is path analysis. Path analysis is used to describe and test the model of relationships between variables in the form of cause and effect (not the form of interactive / reciprocal relationships). Through path analysis can be used to determine the direct and indirect effects of one variable on another.

This study uses a systematic literature review to identify customer behavior on marketing through social media in food products to be a choice in determining the destination of tourist destinations. Topics are mostly taken in officially accredited and indexed journals. According to (Ngai et al, 2009) in finding relevant articles in extant literature. The search process begins by using related keywords such as social media marketing, customer behavior and food tourism. Then selected and studied whether relevant to the topic under study then analyzed and classified.

Result and Discussion

Validity test

Validity test is used to measure whether or not a questionnaire is valid. A questionnaire is notarized if the questionnaire is able to express something that will be measured by the questionnaire. A question is said to be valid if the significance level is below 0.05 (Ghozali, 2012). This validity test uses the Moment Product Correlation (Pearson Correlation) method, namely by calculating the correlation between the values obtained from the questions. In testing the validity of this study conducted on 100 respondents with a level of $\alpha = 0.05$. The validity test results show a number below 0.05 thus all indicators are said to be valid.

Reliability test

A questionnaire is said to be reliable if someone's answer to the question is consistent or stable from time to time. Questionnaire items are said to be reliable if they are cronbach's $\alpha > 0.06$ and are said to be unreliable if cronbach's $\alpha < 0.06$ (Ghozali, 2012). The reliability test results are above 0.06 and declared reliable.

Results of Regression Analysis of Structural Equations I

The structural equation testing I was conducted to see the effect of service justice, trust and customer value on customer satisfaction of the Jambi bank branch in Muara Bulian. Based on simultaneous testing (F test) it is known that the value of statistical F significance of 0,000 is smaller than 0.10. This means that variables X1, X2 and X3 simultaneously have a significant effect on customer satisfaction variables at the Jambi bank branch in Muara Bulian. Furthermore, testing individually (t test) is known that the value of the statistical significance of the variable X1 is 0,000 less than 0.10, the value of the statistical significance of the variable X2 of 0.012 is smaller than 0.10, and the value of the statistical significance of the variable X3 is 0.045 more smaller than 0.10. This means that the path coefficients X1, X2 and X3 partially have a significant effect on Y.

Results of Regression Analysis of Structural Equations II

The structural equation testing II was conducted to see the effect of service fairness, trust, customer value and satisfaction on loyalty. Based on simultaneous testing (F test) it is known that the value of statistical F significance of 0,000 is smaller than 0.10. This means that variables X1, X2, X3 and Y simultaneously have a significant effect on the variable Z. Furthermore, testing individually (t test) is known that the value of the statistical significance of the variable X1 is 0.007 smaller than 0.10, the value of the statistical significance of the variable X2 is 0,000 smaller than 0.10, the significance value of the t variable X3 variable is 0.636 greater than 0.10 and the value of the statistical significance of the variable Y is 0.051 smaller than 0.10. This means that the path coefficients X1, X2 and Y partially have a significant effect on Z, while X3 partially has no significant effect on Z.

Riduwan and Kuncoro (2013), if there is a path coefficient tested as a whole it turns out there are insignificant variables, then use the trimming model. Trimming model is used to improve a structural model of path analysis by removing from the exogenous variable model the path coefficient is not significant. Although there are one, two, or more variables that are not significant, researchers need to improve the hypothesized structure analysis pathway model.

In answering the first research problem, the proposed hypothetical proposition is not entirely acceptable, because based on the test results of the proposed path coefficients obtained objective information, that the path coefficients of X1, X2 and Y are statistically significant (the significance value of t statistic is small than 0.10), while the path coefficient that is not statistically significant is X3 to Z (a statistical significance value of t is greater than 0.10). Thus it is necessary to recalculate to see the effect of these three independent variables. Based on simultaneous testing (F test) it is known that the value of statistical F significance of 0,000 is smaller than 0.10. This means that variables X1, X2 and Y simultaneously have a significant effect on the variable Z. Furthermore, individual testing (t test) is known that the value of the statistical significance of the variable X1 is 0.003 smaller than 0.10, the value of the statistical significance of the variable X2 is 0,000 smaller of 0.10, and the value of the t statistical significance of the variable Y of 0.036 is smaller than 0.10. This means that the path coefficients X1, X2 and Y partially have a significant effect on Z. The path diagram only contains three exogenous variables namely X1, X2 and Y and one endogenous variable namely Z, with the loss of one exogenous variable from the path diagram the path coefficient will change. Thus the

calculation must be repeated. Based on calculations the path coefficient values X1, X2 and Y to Z are significant, the value of statistical significance is less than 0.10. While the residual value $\rho Y \epsilon_1 = 1 - 0.652 = 0.348$ to obtain structural equation II as follows:

$$Z = \rho_{zx1}X1 + \rho_{zx2}X2 + \rho_{zy}Y + \rho_z\epsilon_2$$

$$Z = 0,280X1 + 0,422X2 + 0,205Y + 0,348\epsilon_2$$

The influence of exogenous variables X1, X2 and Y on Z can be seen in the following table:

Table 1. Direct, Indirect Effects and Effects of Total Structural Equations II After Trimming

Influence of Variables	Path coefficient	Pengaruh		
		Direct (%)	Indirect (%) Through Y	Total
X1 → Z	0,280	7,84	8,47	16,31
X2 → Z	0,422	17,81	5,15	22,96
Y → Z	0,205	4,06	-	4,06
ϵ_1	0,376	14,14	-	-
ϵ_2	0,348	12,11	-	-

Source: Primary data processing results, 2019

On the basis of the above calculation, it can be stated that X1 directly determines Z changes of 7.84 percent.

Final Model Path Analysis

After finding the path coefficient on the independent variable that has an influence on the dependent variable to the two structural equations, then a path analysis scheme can be formed by combining the two structural equations.

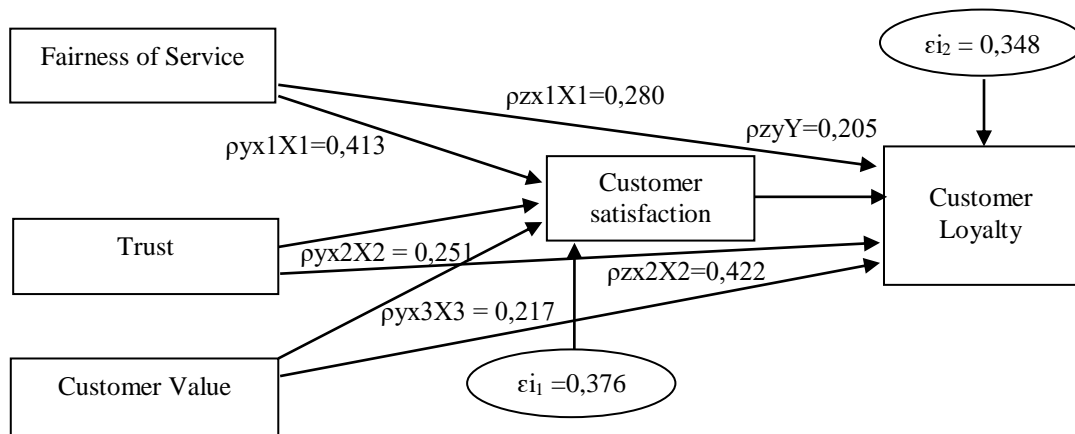


Figure 2. Structural Equation Pathway Diagram

Discussion

The effect of service justice on satisfaction

The results showed that service justice had a significant effect on customer satisfaction with the Jambi bank Muara Bulian branch based on research conducted on 100 respondents or customers of the Jambi bank branch of Muara Bulian. The magnitude of the direct effect of the service justice variable statistically is 17.06%. In addition, the significance value of the service quality variable is 0,000 less than 0.10 so that the hypothesis that says, service justice has a significant effect on customer satisfaction is accepted (Ha accepted and Ho rejected).

The influence of trust on satisfaction

The results showed that trust significantly affected customer satisfaction with the Jambi bank Muara Bulian branch based on research conducted on 100 respondents or customers of the Jambi bank branch of Muara Bulian branch. The magnitude of the direct influence of the statistical confidence variable is 6.30%. In addition, the significance value of the trustworthiness variable is 0.012 smaller than 0.10 so that the hypothesis that reads, trust has a significant effect on customer satisfaction accepted (Ha accepted and Ho rejected).

The results of this study are in line with research conducted by Arde Prayoga (2017) who found that psychologically the trust had a significant effect on customer satisfaction at PT Bank Rakyat Indonesia (Persero), Tbk Surabaya.

The influence of customer value on satisfaction

The results showed that customer value significantly affected customer satisfaction with the Jambi bank Muara Bulian branch based on research conducted on 100 respondents or customers of the Jambi bank branch of Muara Bulian branch. The magnitude of the direct effect of the variable customer value statistically is 4.71%. In addition, the significance value of the customer value variable is 0.045 smaller than 0.10 so that the hypothesis that reads, customer value significantly influences customer satisfaction received (Ha accepted and Ho rejected).

The results showed that the variable customer value had a positive and significant effect on customer satisfaction at PT Bank Jambi Muara Bulian branch. This means that customer values have met customer expectations and are sure that they get from the purchase and use of certain products. This was proven at the time of the study which showed that PT Bank Jambi Muara Bulian branch had provided products in accordance with customer needs. Where customers who come from any social background, can use the products offered in accordance with the wishes of their users.

Therefore, customer value can be maintained so that PT Bank Jambi Muara Bulian branch is able to provide customer satisfaction. So that the effort to make the customers of PT Bank Jambi feel satisfied is through increasing the value of the customer, so that the customer feels loyal to use the dam service products at the PT Bank Jambi Muara Bulian branch and recommend to his colleagues.

The results of this study are in line with research conducted by Arde Prayoga (2017) who found that the customer value significantly affected customer satisfaction at PT Bank Rakyat Indonesia (Persero), Tbk Surabaya.

The effect of fairness of service on loyalty with satisfaction as an intervening variable

The results showed that service justice had a significant effect on customer loyalty to the Jambi bank Muara Bulian branch based on research conducted on 100 respondents or customers of the Jambi bank branch of Muara Bulian branch. The magnitude of the direct effect of the service justice variable statistically is 7.84%. In addition, the significance value of the service justice variable is 0,000 less than 0.10 so that the hypothesis that reads, service justice has a significant effect on customer loyalty is accepted (Ha accepted and Ho rejected).

The influence of trust on loyalty with satisfaction as an intervening variable

The results showed that trust had a significant effect on customer loyalty to the Jambi bank branch of Muara Bulian based on research conducted on 100 respondents or customers of the Jambi bank branch of Muara Bulian. The magnitude of the direct effect of the statistical confidence variable was 17.81%. In addition, the significance value of the service quality variable is 0,000 less than 0.10 so that the hypothesis that says, trust has a significant effect on customer loyalty is accepted (Ha accepted and Ho rejected).

Effect of satisfaction on loyalty

The results showed that satisfaction significantly affected customer loyalty to the Jambi bank branch of Muara Bulian based on research conducted on 100 respondents or customers of the Jambi bank branch of Muara Bulian. The magnitude of the direct effect of the satisfaction variable statistically is 4.06. In addition, the significance value of the variable customer satisfaction is 0.036 smaller than 0.10 so that the hypothesis that reads, customer satisfaction significantly affects customer loyalty is accepted (Ha accepted and Ho rejected).

The results of this study are in line with the opinion of Barnes in Tumbel (2016) explaining that to increase loyalty, companies must increase customer satisfaction and maintain the level of satisfaction in the long run. To increase customer satisfaction, companies must add value that can get them what they paid for or more than they expected, so they can survive and lead to repeat purchases, recommendations and an increasing proportion of spending (Tumbel dalam, 2016).

The results of this study are in line with research conducted by Tumbel (2016) which found that customer satisfaction partially has a significant effect on customer loyalty.

Conclusion

Based on the results of the study note that service justice, trust and customer value simultaneously and partially have a significant effect on customer satisfaction of PT Bank Jambi Muara Bulian branch. Service justice, trust, customer value and customer satisfaction simultaneously have a significant effect on customer loyalty of PT Bank Jambi Muara Bulian branch, while partially independent variables that have a significant influence on customer loyalty of PT Bank Jambi Muara Bulian branch are service justice, customer satisfaction and satisfaction. The indirect effect of service justice and trust on customer loyalty of PT Bank Jambi Muara Bulian branch with customer satisfaction as an intervening variable can be concluded that it can be concluded that service justice and trust variables indirectly affect customer loyalty.

Based on the above research conclusions, the following suggestions are delivered: From the results of research conducted on service justice, trust, customer value, customer satisfaction and customer loyalty, the most dominant variable directly influencing customer loyalty is trust. While the most dominant variable

affecting customer satisfaction directly is service justice. Therefore, companies should further enhance customer confidence so that customer satisfaction is achieved so that it impacts on higher customer loyalty. There are several other variables that can be examined in the field of banking marketing in order to broaden horizons and research. The techniques and methodologies used can also be developed with multiple regression techniques, structural equation modeling (SEM) and others. With the differences in variables and methodological techniques, it is hoped that research in marketing can develop.

References

- Achmad, Tavip, Junaedi. (2012). Analisis Pengaruh Kualitas Pelayanan, Keadilan dan Kepuasan Nasabah Terhadap Loyalitas Nasabah Bank Syariah (Studi Pada Bank Syariah di Propinsi Riau). *Jurnal Aplikasi Manajemen*, Volume 10 Nomor 1.
- Arde Prayoga. (2017). Pengaruh Keadilan Layanan, Kualitas Layanan, Kepercayaan, dan Nilai Pelanggan terhadap Kepuasan Nasabah pada PT bank Rakyat Indonesia (Persero), Tbk di Surabaya. *Artikel Ilmiah*. Surabaya: Program Pascasarjana MM.
- Arikunto, S. (2014). *Prosedur Penelitian: Suatu Pendekatan Praktik*. Jakarta: PT Rineka Cipta.
- Bagyo Mujiharjo. (2002). Analisis Faktor-Faktor yang Mempengaruhi Kepuasan Pelanggan dan Pengaruhnya terhadap Loyalitas Pelanggan (Studi pada Bank BRI Demak. *Jurnal Sains Pemasaran Indonesia*. Vol V, No. 2, h.193-201.
- Bontis, Nick., and Lorne D. Booker. (2007). The Moderating effect of organizational reputation on customer loyalty and service recommendation in banking industry. *Dalam Management Decion*. Vol. 45, No. 9, Hal.1426-1445.
- Chen, Houn-Gee; Julie Yu-Chih Liu; Tsong Shin Sheu; Ming-Hsien Yang. (2012). The Impact of Financial Services Quality and Fairness on Customer Satisfaction. *Managing Service Quality* Vol. 22 No. 4 pp 399-421.
- Chu, Yun. (2003). The drivers and antecedents of satisfaction, trust, commitment and loyalty among Chinese customers. *Expert System Via Application*, vol. 24. pp. 124-142.
- De Ruyter, K., Wetzels, M., Lemmink, J. and Mason, J. (1997), The dynamics of the service delivery process: a value-based approach. *International Journal of Research in Marketing*, Vol. 14 No. 3, pp. 231-43.
- Dharmayanti, Dyah. (2006). Analisis Dampak Service Performance dan Kepuasan sebagai Moderating Variabel terhadap Loyalitas Nasabah (studi pada Nasabah Tabungan Bank Mandiri Cabang Surabaya). *Dalam Jurnal Manajemen Pemasaran*. Vol. 1, No 1, hal 35-43.
- Gujarati, Damodar. (2003). *Ekonometrika Dasar*. (Edisi Alih Bahasa Terjemahan). Jakarta: Erlangga.
- Hasan, Ali. (2008). *Marketing*. Yogyakarta: Media Pressindo.
- Husaini Usman & Purnomo Setiady Akbar. (2012). *Pengantar Statistika*. Jakarta: Bumi Aksara.
- Irawan, Handi. (2003). *10 Prinsip Kepuasan*. Jakarta: Elex Media Computindo.
- Kotler, Philip. (2000). *Marketing Management, The Millenium Edition*. New Jersey: Prentice Hall International Inc.
- Kotler, Philip. (2002). *Manajemen Pemasaran*, Jakarta: STMG Desa Putra.
- Kotler, Philip. (2003). *Manajemen Pemasaran: Edisi Kesepuluh*. Jakarta: PT. Indeks.
- Kotler, Phillip dan Keller, Lane. (2009). *Principles of Marketing 12 th Edition*. Jakarta: Erlangga
- Kotler, Philip & Keller, KL. (2009). *Manajemen Pemasaran*. Jakarta: Erlangga.
- Mayer, Roger C., James H. Davis, dan F. David Schoorman. 2007. "An Integrative Model of Organizational Trust: Past, Present, and Future". *Dalam The Academy of Management Review*. Volume 32, No. 2, Hal.344-354. Diterbitkan oleh Academy of Management.
- Priyatno, Duwi. (2010). *Paham Analisa Statistik Data dengan SPSS*. Yogyakarta: MediaKom.
- Rachmad, Hidayat. (2009). Pengaruh Kualitas Layanan, Kualitas Produk dan Nilai Nasabah Terhadap Kepuasan dan Loyalitas Nasabah Bank Mandiri. *Jurnal Manajemen dan Kewirausahaan*, Vol 11 No 1.
- Ratminto dan Atik. (2006). *Manajemen Pelayanan*. Yogyakarta: Pustaka Pelajar.
- Riduwan, & Kuncoro, Ahmad E. (2012). *Path Analysis*. Bandung: Alfabeta.
- Shella, Rizqi, Arfianti. (2014). Pengaruh Citra dan Kepercayaan Terhadap Loyalitas Nasabah Melalui Kepuasan Nasabah. *Management Analysis Journal*, Volume 3 Nomor 2.
- Siregar, Syofian. (2010). *Statistika Deskriptif untuk Penelitian*. Jakarta: Rajawali Pers.
- Sugiyono. (2013). *Metode Penelitian: Kuantitatif, Kualitatif, dan R&D*. Bandung: Alfabeta.
- Sugiyono. (2016). *Metode Penelitian: Kuantitatif, Kualitatif, dan R&D*. Bandung: Alfabeta.
- Sunyoto, Danang; & Fathonah, Eka, S. (2015). *Manajemen Pemasaran Jasa*. Yogyakarta: CAPS.
- Sutja, Akmal; dkk. (2017). *Penulisan Skripsi untuk Prodi Bimbingan Konseling*. Yogyakarta: Wahana Resolusi.
- Thalia, Claudia M; Altje L, Tumbel; dan Imelda W. J., Ogi. (2018). Pengaruh Kepercayaan dan Kualitas Layanan Terhadap Kepuasan Nasabah Bank Sulutgo. *Jurnal EMBA*, Volume 6 Nomor 3.
- Tjiptono, F., & Chandra, G. (2011). *Service Quality & Satisfaction*. Yogyakarta: ANDI.
- Tjiptono, Fandy., Chandra, Gregorius., dan Adriana, Dedi. (2008). *Pemasaran Strategik*. Yogyakarta: ANDI.

- Tumbel, Altje. (2016). Pengaruh Kepercayaan dan Kepuasan terhadap Loyalitas Nasabah pada PT Bank BTPN Mitra Usaha Rakyat Cabang Amurang Kabupaten Minahasa Selatan. *Jurnal LPPM Bidang EkoSosBudKum*, Vol. 3 No. 1.
- Wahjono, Sentot Imam. (2010). *Manajemen Pemasaran Bank*. Yogyakarta: Graha Ilmu.
- Widarjono, Agus. (2009). *Ekonometrika Pengantar dan Aplikasinya*. Yogyakarta: Ekonisia.
- Zhu Yu Qian, Houn-Gee Chen. (2012). Service Fairness and Customer Satisfaction in Internet Banking. *Internet Research* Vol. 22 No. 4 pp 1066-2243
- Ziqmund William. (2003). *Marketing*. South-Western College Pubik.