

THE EFFECTS OF SERVICE QUALITY AND PRODUCT QUALITY PERCEPTION ON COSTUMER LOYALTY AS MEDIATED BY RELATIONSHIP QUALITY: A CASE IN PT PANIN ASSET MANAGEMENT

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Abstract

This study measured the effect of service quality and product quality on customer loyalty mediated by relationship quality. The objects of this study are customers of PT Panin Asset Management. The purpose of this study was to determine the effect of the service quality on relationship quality, Product Quality on Relationship Quality, Service Quality on Customer Loyalty, Product Quality on Customer Loyalty, and the effect of Relational Quality on Customer Loyalty at PT Panin Asset Management. Methods of data analysis used Structural Equation Model (SEM). The results showed that there was no effect of the service quality on relationship quality, product quality had no effect on relationship quality, and service quality had no direct effect on customer loyalty. Product quality had no effect on customer loyalty. Relationship quality had effect on customer loyalty, this is in accordance with the actual conditions that customers interested investments in securities due to the relationship quality is very close relationship manager for customers, so that it becomes a determinant customers to invest in securities.

Keywords: Service Quality, Products Quality, Relationship Quality, Loyalty, Relationship Manager.

INTRODUCTION

The phenomenon of declining in customer loyalty needs to be understood since it was the key factor which was influencing the performance of Service Company, the influence was the reduction of market share and company's income. In order to the company, customer loyalty could be divided into 3 cases. First, loyalty was showed through customer's behaviour that is doing repeat purchase of the company stuff and service. (Reicheld, 2001)

Second, loyalty was showed through customer's behaviour toward company, including preference and commitment of the brand and recommending it to people. Third was the combination between customer's attitude and behaviour to the company. So, customer was not only doing repeat purchase actively but also giving positive assessment toward the brand and could be a partner of the company in dividing positive assessment of company's brand to people. For the company, customer loyalty should be increased because of two things.

Third, loyal customer will be increasing the income and creating efficiency to the operation of the company (Reicheld, 2001). This definition showed that loyal customer will continuously do the purchase although the company had offering price or the higher price and of the high profit margin. So that loyalty could give the high profit to the company. Second, loyal customer will be decreasing the expense to attract new customers. Promotion costs that is needed to attract new customers had fivefold amount than to defend the exist costumers (Godes & Mayzlin, 2004).

The loyalty of finance service industry is important because of the finance service investment in a fast investment liquidity phase. It could be defined that if a customer invests in finance service and needs that fund fastly so it can be converted in cash. The fluctuation of margin level which disposed to increase makes costumers become loyal to invest. It can be known that costumers who invest in finance service are the costumers who have social economic status in A class. do the finance service company has to be loyal to costumers since the loyal costumers are the main factor in finance service industry because they are the one who always invest in a long period, absolutely, are the one who gives benefit to company.

However finance service industry was demanded to be able to give a maximum service, with financial product, and a good relation to the consumers. The rivalry between nonbank finance service industries such as company securities should be giving a high loyalty to costumers, so amount of the costumers will be increase. Nonbank finance industry such as securities has a high risk in

investment; this is the challenge to the company to increase the service of costumers so they want to invest in securities Business Company.

Panin Asset Management is a leading asset manager company especially in instrumental investment which is emerged in Indonesia, including stock, obligation or money market instrument. The central company of Panin Asset Management is in Jakarta, serves independent investor, private or government institution, private equity, capital protected fund and discretionary fund. The experience started in 1997; we were one of the first mutual funds. Along our course, we have solved 3 modal market crisis, they were in 1997, 2001, and 2008. Our mutual fund, Panin Dana Maksima, is one of the longest track records of mutual funds in Indonesia.

Panin Asset Management is supported by research subsidiary to support customer's activity before take the decision in investment. Every investment is supported by primary research we have done by ourselves and is used by every mutual fund. Panin Asset Management has dedicated internal research team to do fundamental analyse, to identify risk and evaluate value from investment.

The purpose of this study was to determine the effect of the service quality on relationship quality at PT Panin Asset management, to determine the effect of Product Quality on Relationship Quality at PT Panin Asset Management, to determine the effect of Service Quality on Customer Loyalty at PT Panin Asset management, to determine the effect of Product Quality on Customer Loyalty PT Panin Asset Management and to determine the effect of Relational Quality on Customer Loyalty at PT Panin Asset Management.

LITERATURE REVIEW

Service Quality

The definition of service quality was centered on the effort of needed fulfilment and the willing of costumers along with the accuracy of delivery to balancing customer's hope. Wyckof (1990) according to Tjiptono (2008), he defined the service of quality as "the expected superiority level and the control of that superiority level to fulfil customer's wish". Parasuraman et al., (1988) Christina (2011) defined service of quality as "the reflection of customer evaluated perception on the service that has been accepted on a certain time".

Based on definitions above, it can be known that two main factors that influenced service qualities were costumers expected service and costumers' perceived service.

Product Quality

According to Kotler (2009), product is something to offer to the market to get attention, buying, using or consume to fulfil the desires or needs. Conceptually, product is producer's subjective understanding of something that can be offered as an effort to reach organization's purpose through fulfil the needs and customer's activity, appropriate with competence and capacity of organization along with market buying power. Producer has to pay attention carefully on product policy.

Basically, a product could be classified through some ways, such as based on the durability of product in the use or the shape of that product. Based on those criteria, fandy Tjiptono (2008) categorized product into three groups. The

first group is non-durable goods, defined as product that is consumed once only or has duration less than one year. The second group is durable goods, defined as durable product and can be used more than one year. The third group is service, defined as an activity, use or desire that is offeres by a company to be sold.

Relationship Quality

Relationship quality was very relevant to be discussed in marketing. Considering the exclusion and interaction between costumers and producers were so high on almost part of business, marketing approachment that was only oriented on transactional marketing with high target of sale in short time became lack support on practical business. Relationship quality emphasized the recruitment and maintains of costumers through the raising of company relationship with costumers. So, in relationship quality, attracting new costumers was just first step of the marketing process (Pi and Huang, 2011).

Moreover, defending the costumers was cheaper for the company than searching the new one. This definition gave more points of view: 1. there was a change in company's point of view in viewing the relationship with the costumers. The pressing that moved from the focus on transaction become a long-time relationship with the costumers (defend and build the relationship with the costumers). 2. There was the acknowledgement that quality, customer service, and marketing activity need to be operated at once. Relationship marketing focused on guiding those there elements and enactive the creation of potential of synergy combination between these elements. Briefly, there was the difference

between transactional marketing with relationship quality as can be seen in this table (Mohaghar and Ghasemi, 2011)

Customer Loyalty

Loyalty is defined as a commitment that is held tightly to buy or subscribe certain product or service in future although there is the influence of marketing situation and effort potentially causes the change of behaviour (Kotler dan Keller, 2009). Loyalty as a condition where the customers have positive attitude on a brand, have commitment on that brand and mean to continue purchase in the future. Customer loyalty can divide into two groups; they are brand loyalty and store loyalty.

Needed more effort to persuade the satisfied customers to move to their current supplier. The average, company lost 10% from the customers every year. Decrease 5% from the loose customer level can be increasing profit about 25% until 85%, depends on the industry. Customer profit level tends to increase along the life of that customer. There are 2 way in strengthen the customer retention. First by build the higher challenge to move.

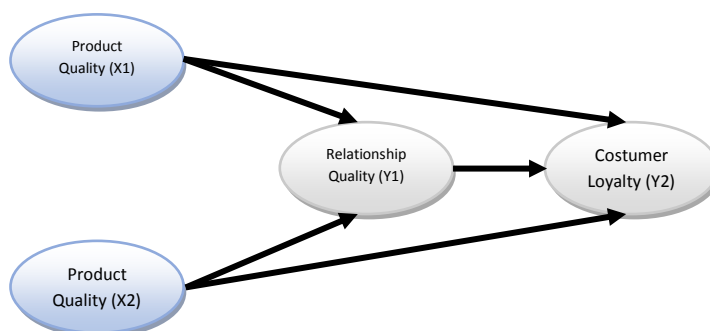
Customers tend to averse to move to another company since it was involving high capital, research cost, losing discount, etc. The better approach with giving high satisfying to customers. This case could be complicated to rival to deconstruct the restriction to move just by offering cheaper price or by other ways (Kotler, 2009).

From the explanation above, we can conclude that customer loyalty is the customer who is doing repurchase continuously of product or service. In this research, we used Griffin's theory as our reference in customer loyalty variable

because it appropriate with our research. According to Griffim (2005), the profit that will be received by company if it has a loyal costumers are decrease marketing cost (because the cost to attract new costumers is more expensive). Decrease transactional cost (such as contract, process and reservation negotiation cost). Decrease customer turn over cost (because less turnover of customer). Increase cross selling which will increase company market segment. More positive word of mouth with an assumption that loyal customer, it also means they are satisfied. Decrease failure cost (such as turn over cost, etc)

HYPOTHESIS DEVELOPMENT

This research explained the relation of mediation of one variable; it can be seen in this research model:



Hypothesis in this research can be known as:

The relationship between the variables Perception of Service Quality and Relationship Quality, Services quality centered on addressing the needs and desires of customers as well as the accuracy of delivery to compensate customers expectations Wyckof (1990). Relationship quality refers to the perception and assessment of the way customers communicate and conduct

(respect, politeness, warmth, and empathy) Relationship Manager (Kim and Cha, 2002). This involves feelings and emotionally through interaction between customers and employees. Hennig-Thurrau and Klee (1997) sees as the degree of appropriateness Relationship quality of a relationship to meet customer needs in the context of relational, so the better the services quality provided, the provider will give you a good relational relationship to the customer. On the basis of the above, it can then be put forward hypotheses H1: Service quality perception had positive effect on Relationship Quality.

The relationship between the variables Relationship Quality and Products Quality, good product quality led to the company can reduce the error rate or reduce wastage of the product. A product that has quality is a product that can meet the needs and desires customer expectations can even exceed what is expected by the customer so that the customer is satisfied. Czepiel (1990) emphasizes that a strong relationship with the customer is essential for relationship managers, because of its focus on interpersonal problems, and customers do not use objectivity in measuring the quality of the product. If the quality of products/services that have been purchased to meet the expectations of customers, the quality of the relational relationship will be good for consumers. On the basis of the above, it can then be put forward hypotheses, H2: Product quality perception had positive effect on Relationship Quality.

The relationship between the variables of service quality and Customer Loyalty, service quality is a factor that can improve customer loyalty, it is delivered

by Turel and Surenko, (2004) that service quality is one factor that has a positive impact on customer satisfaction and loyalty, although still much other factors that influence consumer loyalty. However, to construct a hypothesis, of the theoretical framework and logic, if the quality of service is good, then the customer is likely to buying intention the services of the company. On the basis of the above, it can then be submitted hypothesis, H3: Service quality perception had positive effect on costumer loyalty.

The relationship between the variables of Product Quality and Customer Loyalty, in the product concept, Kotler (2009) consumers will prefer products that offer quality, performance, and characteristics best. One important factor that can make the customer satisfied is the product quality. While Hardiawan and Mahdi (2005) states that one of the determining factors in creating customer loyalty is the satisfaction of a given product. Furthermore, Mabrurroh (2003) says that the use of consumer products feel satisfied will certainly be loyal. Good products quality will create, maintain satisfaction, and make loyal customers (Hardiawan and Mahdi, 2005). On the basis of the above, it can then be submitted hypothesis, H4: Relationship quality perception had positive effect on costumer satisfaction.

The relationship between the variables Relationship Quality and Customer Loyalty, In previous studies mentioned by Paul and Byun (2007) that the relationship quality with customers is a system that is able to mediate in maintaining the loyalty of the individual. Then amplified by Craig Conway in Paul and Byun (2007) which states that the relationship quality relationship between

the company and the customer is an ability to identify customer behavior processes that will create loyalty and to manage it actively. On the basis of the above, it can then be put forward hypotheses, H5: Relationship quality perception had positive effect on customer loyalty.

MEASUREMENT

The definition of operational variable on service quality refers to indicator of Parasuraman. There are five indicators of service quality indicator which is explained by Parasuraman. Those operational indicators were shown on 22 questions of service quality. The research appropriated on the research context, so all questions were used in the research.

The definition of operational variable on product quality appropriated on indicator from Kotler. There eight indicators of product quality indicator from Kotler, they are Performance, Durability, Conformance to specification, Features, Reliability, Aesthetics, Perceived quality, and Serviceability. Product focus of this research was securities. Finance service industry in this research was securities; it was intangible product that can be used in an independent market system to use as online transaction. Securities could not said as *Durability* because the product had not expired date. Securities could not be said as *Conformance to specifications* because securities had not product specifications to suitability tangible product. Quality of securities product had not *Features* on product that is offered. On securities product that is offered, there was not reliability because there was no product aesthetics since it had not service of repair sales. So the indicator agreed with research

context to choose certain indicators, they were performance and perceived quality. Operational of that indicator shown on 3 questions of product quality.

Definition of operation variable on product quality refers to indicator from Syah (2014). There are three indicators of relationship quality; they are trust, commitment and satisfaction. According to research of Syah (2014), there were 11 questions to measure relationship quality. After appropriated with the research context, there were some irrelevant questions because it was not accordance with the research on securities, so chosen operational of that indicator in 6 relationship quality questions. Definition of operational variable on customer loyalty refers to the indicator from Kotler. There were four indicators of customer loyalty indicator; they were word of mouth communication, intention to be in contact again, sensitivity of price, and attitude to complain. Operational of that indicator shown on five customer loyalty questions.

RESEARCH METHOD

The population in this research is 18.000 costumers of Panin Asset Management. To determine sample of the population used the references that developed by the specialists, one of them were by Hair, et al. Sample amount = $n \times 5$, so we got amount of questioner question = $30 \times 5 = 150$ costumers of Panin Asset Management.

Data analysis technique that is used in this research was using *Structural Equation Modelling* (SEM) moreover known as *Analysis of Moment Structures*. This statistical analysis used to estimate some regression which was separated but related simultaneously. This research also

used data quality analysis; it was analysis factor to examine validity and reliability.

RESULT

In this research, there were four hypotheses that have been examined, and based on result of examination, we can conclude that there were two hypothesis supported by data and two hypothesis be avowed was not supported by data.

**Testing of Structural Models Relation
Table**

Hypothesis	Hypothesis declaration	T Value	Infromation
H1	Service quality perception correlated positively with Relationship Quality.	-0,66	Hypothesis was not supported by data
H2	Product quality perception correlated positively with Relationship Quality.	0,77	Hypothesis was not supported by data
H3	Service quality perception correlated positively with costumer loyalty.	-0,14	Hypothesis was not supported by data
H4	Product quality correlated positively with costumer loyalty.	0,42	Hypothesis was not supported by data
H5	Relationship quality perception correlated positively with costumer loyalty.	4,41	Hypothesis was supported by data

Mediation Analysis

Mediation variable analysis can be done through two approaches, they were: coefficient and multiplication quarrel. First approach was doing by examine through analysis with and without mediation variable, whereas second method can be done using procedure of Sobel (Hair, *etal.*, 2010; Solimun, 2011). Through difference coefficient method, result of research hypothesis examination showed there was mediation variable on relationship quality between service quality variable and product quality on loyalty. Mediation variable on service quality was used to bridge the relation between service quality

and loyalty along with product quality and loyalty.

Based on the result of difference coefficient on research models (table above), shown that service quality had no direct effect on relationship quality, with $t=-0,14$ ($<1,96$). Meanwhile the relation between service quality and loyalty was not significant, with $t=-0,66$ ($<1,96$), and then the relation between relationship quality and loyalty was significant, with $t=4,41$ ($>1,96$). And then product quality had no direct effect on relationship quality, with $t=0,77$ ($<1,96$). Whereas the relation between product quality and loyalty was not significant, with $t=-0,42$ ($<1,96$), and then the relation between product quality and loyalty was significant, with $t=4,41$ ($>1,96$). Therefore, we can conclude that relationship quality was not fully mediating relation between service quality and loyalty along with product quality and loyalty (Hair, *etal.*, 2010).

CONCLUSION

This research measured the effect of service quality and product quality on costumer loyalty mediated by relationship quality. The objective of the study was the costumers of PT Panin Asset Management based on taking sample technique. Indicators in this research refer to the previous theories and researches. This research used analyse method of Structural Equation Model (SEM).

Based on the previous research procedure of analysis steps which appropriate to the main purpose to search for Service Quality on Relationship Quality Pt Panin Asset Management, so we can conclude that service quality of the Panin Asset Management had no effect of relationship quality of those costumers. The second purpose was to know the effect

of Product Quality on Relationship Quality of PT Panin Asset Management, so we can conclude that product quality of Panin Asset Management costumers had no effect of relationship quality from that costumer.

Third purpose was to find out Service Quality on Customer Loyalty of PT Panin Asset Management, so we can conclude that Service quality of the costumers had no direct effect to loyalty of that costumer. Fourth purpose to know the effect of product quality on costumer loyalty of PT Panin Asset Management, so we can conclude that the relation product quality of PT Asset Management costumer had no effect on loyalty of those costumers. Fifth purpose to find our relationship quality on costumer loyalty of PT Panin Asset Management, so we can conclude that the last relation was relationship quality Panin Asset Management costumers had effect to loyalty of that costumer, this was appropriate to field condition because costumers interested to invest in securities because relation quality of relationship manager was so tight to the costumer, it made costumers want to invest in securities.

DISCUSSION

This following discussion will discuss from the research result that has been done hypothesis examining process and processing data using SEM analysis. The research discussion is:

There was no positive effect between service qualities perceptions correlated positively with relationship quality. It shown that service quality had not direct effect on relationship quality. This condition might be caused by service quality perception that has given by

relationship manager has been in maximum level so the costumers were not really influenced by given securities service, moreover the inclination costumers of Panin Asset Management on sosioeconomic status (SES) with classification SES A. Relationship quality that was existed on Panin Asset Management focus on defend the exist consumers. With the increasing costumer quality will not influence costumer relationship quality because service that has given by Panin Asset Management all this time had been in maximal level with all facility and practical. Costumers of Panin Asset Management which disposed on sosioeconomic status (SES) with SES A classification. Through SES A classification can be known attitude and life style of the costumers that they already knew a good service standard. Therefore there was no effect of service quality on relationship quality in Panin Asset Management.

There was no positive effect between product qualities on relationship quality. It shown that relationship quality was not affected by product quality directly. This condition caused by securities product of Panin Asset Management has long listing on Indonesia Stock Exchange more than ten years and was not only one product but also some other products. It might be main factor that costumers believe in securities product from Panin Asset Management. In addition the product that was in listing of Indonesia Stock Exchange for a long time, Panin Asset Management's products were easier to be liquated if the costumers need investment fund fastly. Product that has been bought by costumers can be liquidated in hours and the fund can be transferred to costumers' bank account.

There was no worry to costumers to invest in Panin Asset Management's product. If the product that already offered will be sold in a short time, still in a high price.

Relationship quality that is done by Panin Asset Management focus on benefit of the product, it can be shown the benefit that will be giving to costumer by buying Panin Asset Management's product. In the research on Panin Asset management can be known that there was no effect of product quality on relationship quality, it can be known based on the explanation above that costumers believe in Panin Asset Management's product in a long time meanwhile in the real condition, relationship manager just doing relationship quality that is focus on product benefit not to give special quality and investment level of that product.

There was no positive effect of service quality on costumer loyalty. It shown that costumer loyalty was not affected by service quality directly. This condition might be caused by costumers' critical thought towards the problem of securities service. It can be known that standard service in securities industry and it was very easy to be felt by costumers' service level that has given by Panin Asset Management. So, to decide to be loyal to a securities company, costumers have to be in satisfied position first on the service. In the research on Panin Asset Management, there was no effect of service quality on loyalty. Based on the explanation above, we can conclude that characteristic of intangible securities service where ea costumer decided to be loyal need more time to enjoy or consume that service quality even though it already increased the service quality, because costumer starts to have critical thought towards problems of service.

There was no significant effect of product quality on consumer loyalty. It showed that costumer loyalty was not affected by product quality directly. In the research on Panin Asset Management, there was no effect of product quality on loyalty. It because of the increase of product quality marked by increase of product quality was not always making the costumer to be loyal. The increase of product quality was meant to give facility and rapidity in transaction was not be able to make costumers directly loyal but it can make costumers satisfied and in the end will make they become loyal. If a costumer was given information about a good quality product, it might not make they become loyal yet. To the product that was offered need some factor to be mediation, such as the experience of that product from another costumer, or company can give that experience to the costumers. So they can be loyal to product that is offered by company.

There was significant effect of the relationship quality on consumer loyalty. It can be shown that costumer loyalty was affected by relationship quality directly. In securities industry, the success of marketing in selling securities product was how the relation of relationship manager to costumers. A good relationship and ability to persuade costumer to invest in securities were a good relationship quality that already created by relationship manager. So in the research of Panin Asset Management, it can be known that relationship quality had positive effect on costumer loyalty because relationship quality that has been done by Panin Asset Management focused on old costumers, benefit of product and high intensity relation of the costumers. So it can be created a good relationship between

relationship manager and costumers, relationship manager had already known the characteristics of costumers so it was easier to persuade costumers to invest continuously in securities and created loyalty of that relationship. Based on the explanation of the analysis in this research, there are some suggestions. They are this research can be the reference by Panin Asset management in determining the marketing strategy of the company especially related to the relationship to the costumers. This research still has weakness in amount of the sample analysis unit, so further research will be needed. This research has weakness on objective of the research, it is in securities industry, and further researches can be done on bank industry and manufacture industry.

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