# An Examination of The Determinants of Customer Loyalty

Tasrik Hasrat, Mahfudnurnajamuddin, Asdar Djamereng, Sabri Hasan, and Budiandriani

Abstract — Brand equity, price, product quality, customer satisfaction, and the importance of customer loyalty in marketing which is the target and expectation of every company. Marketers expect to be able to retain their customers in the long term, even if possible forever. Therefore, this study wants to examine the factors that affect customer satisfaction and customer loyalty. These factors are brand equity, price, product quality, customer satisfaction, and customer loyalty. The required data were obtained through interviews using a questionnaire to 120 respondents. The data obtained were analyzed using Structural Equation Modeling (SEM) and SPSS 21 techniques. The results of hypothesis testing prove that brand equity has a positive effect on customer satisfaction, Price is a negative effect on customer satisfaction, Product quality has a positive effect on customer satisfaction, Customer satisfaction has a positive effect on customer loyalty, Brand Equity has a positive effect on customer loyalty, Price is a negative effect on customer loyalty, Product quality has a positive effect on customer loyalty, brand equity has a positive effect on customer loyalty through customer satisfaction, the price is a negative effect on customer loyalty through customer satisfaction, product quality has a positive effect on customer loyalty through customer satisfaction. Based on the results of testing the hypothesis, several managerial implications can be drawn, namely, that loyalty can be increased by increasing customer satisfaction, brand equity, price, and product quality. This is done by providing competitive prices according to the quality of the product. If the quality of the product is increased, the price will not affect the customer if it is increased, so automatically satisfaction will be formed, by itself a strong customer loyalty is formed. So it can be said that price does not affect in determining the level of customer satisfaction and customer loyalty because other very strong variables shape satisfaction and loyalty. High prices do not guarantee customers will be satisfied as well if the price of the product is cheap as long as the price is still reasonable for substitution category goods.

Index Terms — Brand equity, price, product quality, customer satisfaction, loyalty.

### I. INTRODUCTION

Cement is a strategic commodity that plays a vital role in supporting the acceleration of infrastructure development and economic growth. The existence of cement does not only directly spur the construction of roads, property,

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bridges, ports, airports, and other physical infrastructure. Cement also indirectly stimulates the progress of other industries, such as automotive, mining, agriculture, food, beverage, and other manufacturing industries. Therefore, governments in various developing countries, especially Indonesia, are trying to encourage cement producers to increase their production capacity to ensure the availability of cement in the country. The government's efforts are carried out with various incentives, including tax relief. Apart from providing incentives, another factor that triggers cement producers to increase their production capacity is cement consumption which continues to increase from year to year.

The intense market competition in the cement industry can be seen in the downward trend in cement prices, which on the other hand benefits consumers. brand equity has Cement become slightly eroded by the temptation of prices for consumers who continue to fall and will find a new balance point. The cause of market weakness will be followed by changes in the strategy of players to be able to maintain a shrinking market share. This strategy can be in the form of correcting the selling price to order to maintain the market, increasing sales volume, or a new promotion strategy [1], [2].

Brand equity is a set of brand assets and liabilities associated with a brand, name, and symbol. Brand equity has the most important position in achieving company goals. For companies that want to survive and move forward to win the competition, it is very necessary to know the condition of their product brand equity. Strong brand equity will be able to develop a brand's presence in the long term competition [3]. Price can be used as a substitute indicator for product quality, with a high-priced product that can be viewed positively by certain market segments [4]. In a market where consumers are very price-sensitive, if a company lowers its price, its competitors must also lower their prices [5].

Product quality is the ability of a product to demonstrate its function, it includes overall durability, reliability, accuracy, ease of operation, and product repair as well as other product attributes [5], [6]. Quality is a combination of traits and characteristics that determine the extent to which it can meet customer requirements or assess to what extent those characteristics and characteristics meet their needs [1]. Customer satisfaction is a level where the needs, wants and expectations of customers can be fulfilled which will result in repeat purchases or continued loyalty [7]-[9]. In the context of customer satisfaction, expectations are general estimates or customer beliefs about what they will receive.

Their expectations are shaped by past purchasing experiences, comments from friends, and acquaintances and promises from the company. These customer expectations

Tasrik Hasrat, Indonesian Muslim University Makassar, Indonesia.

<sup>(</sup>e-mail: tasrik2000@yahoo.com).

Mahfudnurnajamuddin, Economy and Business Faculty Indonesian Muslim University Makassar, Indonesia.

Asdar Djamereng, Economy and Business Faculty Indonesian Muslim University Makassar, Indonesia.

Sabri Hasan, Economy and Business Faculty Indonesian Muslim University Makassar, Indonesia.

Budiandriani, Economy and Business Faculty Indonesian Muslim University Makassar, Indonesia.

develop from time to time as the customer experience increases and the information they receive. Loyalty is a manifestation of the fundamental human need to have, support, get a sense of security and build attachments, and create emotional attachments [9]. Loyalty as a deeply held commitment to buy or support back preferred products or services in the future even though the influence of the situation and marketing efforts has the potential to cause customers to switch [10], [11]. Customer Loyalty states that consumer loyalty is more associated with behavior than with attitude. Where customer loyalty is a more reliable measure to predict sales and financial growth [12], [13].

#### II. RESEARCH METHODS

### A. Population and Sample

The type of research used is explanatory research with a quantitative approach. This research was conducted in Makassar City. The population in this study were customers in 14 districts in Makassar City. The number of samples in this study was 120 respondents who were taken using purposive sampling. The data collection method used a questionnaire. The data analysis used is descriptive analysis and path analysis

TABLE 1: RESPONDENTS BY GENDER

Gender	Frequency Person	Percentage
Male	98	82%
Female	22	18%
Total	120	100%

The composition of respondents in this study shows that 98 respondents are male, and the rest 22 respondents are female.

TABLE 2: RESPONDENTS BY AGE

Age	Frequency	Percentage (%)
20-25	12	10%
26-30	17	14%
31-35	32	27%
36-40	35	29%
>41	24	20%
Total	120	100%

Respondents according to the age classification of the majority are 35 people aged 36-40 years (25%), 32 people 31-35 years old (27%),> 41 years old as many as 24 people (20%). 26-30 years as many as 17 people (14%), 20-25 years as many as 12 custumers (10%).

TABLE 3: EDUCATIONAL LEVEL OF RESPONDENTS.

Education	Frequency	Percentage (%)
Senior high school	71	59%
Associate degree	18	15%
Bachelor	31	26%
Total	120	100%

Respondents based on senior high school were 71 people (59%), 31 Bachelor (26%), and 18 Associate degree (15%).

TABLE 4: OCCUPATIONAL RESPONDENTS

Occupation	Frequency	Percentage (%)
Government Employees	21	18%
Private Employees	25	21%
Teachers	17	14%
Entrepreneur	22	18%
Contractor	35	29%
Total	120	100%

Respondents based on their work are contractors as many as 35 people (29%), entrepreneurs 22 people (18%), private employees 25 people (21%), government employees 21 people (18%), and teachers 17 people (14%).

### B. Data Analysis

The test is done to find out whether the instrument that is arranged is a good result because the good and bad of the instrument will affect whether the data is correct or not. To test the accuracy of the instruments used in this study. The validity of the research instrument was tested using the Pearson bivariate (Pearson product-moment correlation), namely by correlating each item with the total value of the sum of all items processed using the SPSS version 21 program. Statistically, the correlation figures obtained must be tested first to state whether the resulting correlation value is significant or not. If the correlation number obtained is negative, then this is related to other statements and therefore the statement is invalid or inconsistent with other statements

TABLE 5: VALIDITY OF RESEARCH INSTRUMENTS

Construct of latent variable	Correlation (p-value <0.05)
Brand Equity_1	0.828
Brand Equity_2	0.889
Brand Equity_3	0.847
Brand Equity_4	0.840
Price_1	0.895
Price_2	0.815
Price_3	0,742
Product Quality_1	0.923
Product Quality_2	0.751
Product Quality_3	0.835
Customer Satisfaction_1	0.853
Customer Satisfaction_2	0.856
Customer Satisfaction_3	0.937
Customer loyalty_1	0.834
Customer loyalty_2	0.807
Customer loyalty_3	0.914

Based on the construct validity table shows that the results of the validation test on indicators for each variable brand equity  $(X_1)$ , price  $(X_2)$ , product quality  $(X_3)$ , customer satisfaction  $(Y_1)$ , and customer loyalty (Y2) are declared valid to be used as variable measuring instruments, because all of them have a correlation value (correlation bivariate) whose value is > 0.60(p= <0.05). Reliability test is used to determine whether the indicators or questionnaires used are reliable or reliable as a measuring tool for each variable used in the study. The reliability of an indicator or questionnaire can be seen from probability (p). If the probability value (p) is smaller or equal to 0.05, the indicator or questionnaire is reliable

TABLE 6. RELIABILITY TESTING

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Latent variable	Reliability (p-value <0.05)	
Brand Equity	0.000	
Price	0.000	
Product Quality	0.000	
Customer Satisfaction	0.000	
Customer loyalty	0.000	

The probability value (p) of all indicators of each research variable, namely brand equity (X1), price (X2), product quality (X<sub>3</sub>), customer satisfaction (Y<sub>1</sub>), and customer loyalty (Y2) is zero or less than 0, 05. Thus, it can be concluded that the indicators or questionnaires used for brand equity  $(X_1)$ , price  $(X_2)$ , product quality  $(X_3)$ , customer satisfaction (Y1), and customer loyalty (Y2) are all declared reliable or can be trusted as measuring tools.

Based on the results of data analysis, the discussion of the results of this study combines theory, previous research results, and empirical facts that occur on the object under study to confirm the results of this study to strengthen or reject the theory or results of previous research or are new findings. The results of the feasibility test of the structural models designed and estimated in this study are proven to be following the observed data. The discussion on each variable both exogenous and endogenous variables in this study combines several empirical data analysis results from a descriptive approach and multivariate analysis through Structural Equation Modeling. (SEM) so that a synthesis process occurs for the sake of improving the results of this study. The explanation of the influence between latent variables is designed in this research.

# III. DISCUSSION

The results of the research and the discussion of this study focus on the problems observed to be analyzed according to the results of data processing using statistics after the data is tabulated and validated for normality and reliability. Furthermore, the frequency is carried out to analyze the characteristics of the respondent in each variable according to the indicator, then SEM (Structural Equation Model) analysis is carried out to see the variable constructs that match the eight criteria of goodness of fit to test the hypothesis in seeing the direct and positive indirect effects. or negative and significant or insignificant.

TABLE 7: BRAND EQUITY ON CONSUMER RESPONSES

Construct	X (3.80)
Brand Awareness	3.80
Brand Association	3.80
Perceived Quality	3.80
Brand Loyalty	3.80

Based on respondents' assessment, the brand equity variable has the same strength. So, it can be concluded that the brand of Bosowa cement indonesia in Makassar is well known

TABLE 8: PRICE ON CONSUMER RESPONSES

Construct	X (3.80)
Competitiveness prices	3.80
Quality prices	3.76
Benefits prices	3.83

The research variable about price shows that the dimension of the price variable simultaneously shows the average answer score of 3.80. This value indicates that the respondent's perception of the market price of Bosowa cement indonesia is quite good.

TABLE 9: PRODUCT QUALITY ON CONSUMER RESPONSES

Construct	Х (3.33)
Product performance	3.36
Product reliability	3.28
Product durability	3.35

The variable of product quality received a positive response due to the good response of the respondents, Bosowa cement was still deemed necessary to provide more confidence about product quality to customers in order to retain old customers and create new customers.

TABLE 10: CUSTOMER SATISFACTION ON CONSUMER RESPONSES

Construct	X (3.70)
Expectations	3.62
Suitability	3.74
Guarantee	3.73

The Customer satisfaction received less than optimal responses on the satisfaction guarantee dimension because the respondent's responses gave the lowest score, Bosowa cement was still deemed necessary to provide more confidence about customer satisfaction guarantees for market creation and expansion.

TABLE 11: CUSTOMER LOYALTY ON CONSUMER RESPONSES

Construct	Х (3.77)
Re-purchase	3,80
Reference	3,79
Rejection	3,73

Customer loyalty gets less than optimal responses to the dimension of rejection. This is based on the responses of respondents giving the lowest score, from the respondents' responses to rejection (retention), Bosowa cement is still seen as needing to create strong customer loyalty so that customers will not think of switching brands. Based on the instructions for modification indices, were made to improve the model so that it was valid for proving the hypothesis. Model modification is prioritized only on correlation between items and errors. The results of these modifications are presented in the final SEM model below

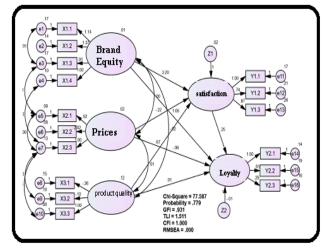


Fig. 1. Overall model.

The test results show that there are seven hypotheses that have a positive and significant effect, three hypotheses that have a negative and insignificant effect. Based on Figure 1, some of the test results goodness of fit overall model final to test the hypothesis can be seen in the following table:

TABLE 12: GOODNESS OF FIT

Measurement	calculation results	Cut-off
Chi Square	77.587	Small Expected
Probability	0,779	$\geq$ 0,05
RMSEA	0,000	≤ 0,08
GFI	0,931	≥ 0,90
AGFI	0,946	$\geq$ 0,90
TLI	1,511	≥ 0,95
CFI	1,000	≥ 0,95
CMIN / DF	0.882	$\leq 2.00$

The table can be explained that the level of significance (p) of 0.779 indicates that the null hypothesis which states that there is no difference between the sample covariance matrix and the estimated population covariance matrix is acceptable. With the acceptance of the null hypothesis, it means that there is no difference between the sample covariance matrix and the estimated population covariance matrix, so the model is feasible to use. Other indices (CMIN / DF, GFI, AGFI, TLI, CFI, and RMSEA) also show the level of acceptance of the model.

TABLE 13: HYPOTHESIS

Causality	Direct	Indirect	P-value
B_Equity → C_Satisfaction	1,112	0,000	0,000
Price → C_Satisfaction	-0.108	0.000	0.090
P_Quality → C_Satisfaction	0.855	0.000	0.000
B_Equity → C_Loyalty	0,795	0,000	0,000
Price → C_Loyalty	-0.061	0.000	0.052
P_Quality → C_Loyalty	0.041	0.000	0.032
C_Satisfaction → C_Loyalty	0,542	0,000	0,000
B_Equity → C_Satisfaction → C_Loyalty	1,112	0,286	0,001
Price → C_Satisfaction → C_Loyalty	-0.108	-0.012	0.054
P_Quality → C_Satisfaction → C_Loyalty	0.855	0.463	0.002

# H<sub>1</sub>. Brand equity on customer satisfaction.

The effect of the brand equity on customer satisfaction with a path coefficient of 1,112 with a significance level of 0,000. Thus, the hypothesis which says that brand equity has a positive and significant effect on customer satisfaction is acceptable. This means that if brand equity is higher, customer satisfaction can be built by brand equity with the dimensions of brand loyalty, brand association, perceived quality, and brand loyalty. The influence of brands and packaging on customer satisfaction. This is in line with research by previous researchers that are relevant to brand equity variables [6], [14], [15], [16]. This category describes the existence of the Bosowa cement brand in the minds of consumers which is influenced by various integrated promotional activities to succeed in selling products and expanding its market. The brand awareness built by Bosowa cement is a strategy used to create how consumers are embedded in their minds about their products.

#### H<sub>2</sub>. Price on customer satisfaction.

The effect of price on customer satisfaction with a path coefficient of -0.108 with a significance level of 0.090. Thus, the hypothesis which says that price has a positive and significant effect on customer satisfaction is rejected. It is different from research, which states that price has a significant effect on customer satisfaction [14], [17]. Customers of PT. Bosowa cement Maros considers that the price given does not affect customer satisfaction, because according to them, if the price given by the company is useful and the quality of the product produced is under the price offered, this is not a significant problem, not to mention that the consumer indeed requires a product produced by the company so whatever the price offered is as long as the price is still at a reasonable level as a substitute item, whether it is cheap or high enough so that it does not directly affect customer satisfaction because the product is

# H<sub>3</sub>. Product quality on customer satisfaction.

The influence of product quality on customer satisfaction with a path coefficient of 0.855 with a significance level of 0.000. Thus, the hypothesis which states that product quality has a positive and significant effect on customer satisfaction is acceptable. This shows that the quality of the product is owned and gives an increase in the competitive advantage of Bosowa cement. The higher the quality of the product owned, customer satisfaction will increase [18]. This study is in line with the results of previous studies [12], [19]. In this study, the quality of the Bosowa Cement products has a positive effect on customer satisfaction because the quality products produced affect customer desire to buy Bosowa Cement so that customer satisfaction will increase.

### H<sub>4</sub>. Brand equity on customer loyalty.

The influence of brand equity on customer loyalty with a path coefficient of 0.795 with a significance level of 0.000. Thus, the hypothesis which says that brand equity has a positive and significant effect on customer loyalty can be accepted. This shows that respondents gave positive responses to indicators of brand awareness, brand association, and perceived quality, which means that Bosowa cement has provided good added value to these products. It can be explained that consumers have been loyal or loyal to Bosowa cement, customer loyalty is caused by consumers feeling satisfied and have a brand assessment of Bosowa cement that has been invested to create high consumer lovalty. This is in line with research conducted from [15], [20], [21], finding evidence that brand equity in the brand awareness element influences consumer loyalty. Therefore, it can be identified that the higher consumer awareness of the brand, it can influence consumers to reuse a brand. Thus, it can be explained that consumers are already loyal to Bosowa cement, the formation of customer loyalty is caused by consumers feeling satisfied and having a brand assessment of Bosowa cement that has been embedded to create high consumer loyalty.

# H<sub>5</sub>. Price on customer loyalty.

The influence of the price on customer loyalty with a path coefficient of -0.061 with a significance level of 0.052. Thus, the hypothesis which says that price has a positive and significant effect on customer loyalty is rejected. Price variables do not affect customer loyalty because prices in this study do not have a role in customer loyalty, this is because people in Makassar are not too concerned with price because as long as this price is given by PT. Bosowa cement is feasible and accessible to customers. So, it can be said that price does not affect in determining the level of customer loyalty. High prices do not guarantee customers will be loyal as well if the price of the product is cheap as long as the price is still at a reasonable level as a substitute item. This is not in line with [16] did in his assessment. Partially, the price has a significant effect on customer loyalty and states that price has a direct effect on customer loyalty.

# H<sub>6</sub>. Product quality on customer loyalty.

Effect of product quality on customer loyalty with a path coefficient of 0.041 with a significance level of 0.032. Thus, the hypothesis which states that product quality has a positive and significant effect on customer loyalty can be accepted. Product quality affects customer loyalty, indicating that the higher the quality of the product provided, the higher the impact on customer loyalty. This shows that Bosowa cement has succeeded in increasing customer loyalty from the quality of the products it provides. Product quality affects customer loyalty, which means that product quality affects customer satisfaction or dissatisfaction which will have an impact on customer loyalty [17]. The existence of customer loyalty to the products produced by the company [1] means that PT. Bosowa cement products have good product quality. So that customers will make repeat purchases that are more than a one-time purchase and will recommend to friends or family.

## H<sub>7</sub>. Customer satisfaction on customer loyalty.

Influence of customer satisfaction on customer loyalty with a path coefficient of 0.542 with a significance level of 0.000. Thus, the hypothesis which states that customer satisfaction has a positive and significant effect on customer loyalty can be accepted. The existence of a significant influence between the variable customer satisfaction affects customer loyalty. It shows that the higher the customer satisfaction is given, the higher the impact on customer loyalty. This shows that Bosowa cement has succeeded in increasing customer loyalty based on perceived customer satisfaction. This is in line with previous research [12], [18], [21] that customer satisfaction increases, so customer loyalty also increases. Increasing customer loyalty of Bosowa cement will also help improve the reputation of PT. Bosowa Cement, Customers feel loval to Bosowa cement because customers feel their satisfaction results based on experience.

H<sub>8</sub>. Effect of brand equity on customer loyalty through customer satisfaction

Effect of Brand Equity on Customer Loyalty through customer satisfaction with a path coefficient of 0.286 with a significance level of 0.001. Thus, the hypothesis which states that brand equity has a positive and significant effect on customer loyalty through customer satisfaction is acceptable. In contrast to the results of research [6], [15] which state that brand awareness, brand association, brand loyalty, and perceived quality do not have a positive or significant effect on customer satisfaction. This means that satisfaction does not have a role in mediating the effect of brand equity of Bosowa cement on loyalty, hypothesis testing is based on the responses of respondents that brand equity has a positive and significant effect on customer loyalty through customer satisfaction which states that there is a positive influence between the brand equity of Bosowa cement on customer loyalty through customer satisfaction.

H<sub>9</sub>. The influence of price on customer loyalty through customer satisfaction

Influence of price on customer loyalty through customer satisfaction with a path coefficient of -0.012 with a significance level of 0.054. Thus, the hypothesis which says that price has a positive and insignificant effect on customer loyalty through customer satisfaction is rejected. The price had a positive and significant effect on customer loyalty through customer satisfaction [14], [16], in contrast to previous studies, which showed that the price offered by Bosowa cement based on the respondents' assessment did not have a direct effect on customer loyalty to re-purchase because the price offered was affordable and following quality and benefits obtained by customers, which can also be stated that there is no positive influence between satisfaction and customer loyalty. This means that satisfaction does not have a role in mediating the effect of price on customer loyalty even though it is through customer satisfaction. Based on this, it can be interpreted that if the price is set by PT. Bosowa cement is adequate (affordable), so the customer will have a higher level of loyalty even though the price has no direct effect.

H<sub>10</sub>. Effect of product quality on customer loyalty through customer satisfaction.

Effect of product quality on customer loyalty through customer satisfaction with a path coefficient of 0.463 with a significance level of 0.002. The results of the path analysis of product quality on consumer loyalty mediated by customer satisfaction indicate that product quality has a positive and indirect effect on loyalty through customer satisfaction [13]. Thus, the hypothesis that product quality has a positive and significant effect on customer loyalty through customer satisfaction can be accepted. The implication of customer satisfaction can be a good mediation for product quality in creating customer loyalty. This means that the higher the quality level of Bosowa cement products, it will increase customer satisfaction which indirectly also increases customer loyalty.

# IV. CONCLUSIONS

The brand equity built by PT. Bosowa cement is a strategy used to create how consumers are embedded in their minds about their products so as to create customer satisfaction and customer loyalty. product quality that is owned is able to compete, the higher the quality of the product owned, the satisfaction and loyalty will increase, customer satisfaction can be a good mediation for brand equity and product quality in creating customer loyalty. This means that the higher the level of brand equity and product quality of Bosowa cement, the stronger customer satisfaction and customer loyalty. Customers of PT. Bosowa cement Maros believes that the price given does not have an effect on customer satisfaction and customer loyalty as well as intervening variables, satisfaction has no role in mediating the effect of price on customer loyalty even though through customer satisfaction. High prices do not

guarantee that customers will be satisfied and loyal as well if the price of the product is cheap as long as the price is still at a reasonable level as a substitute item

Taking into account the conclusions that have been stated previously, it is suggested as follows, the consumers people of South Sulawesi, especially those in Makassar City, already know and are familiar with the Bosowa cement brand, but the position of the Bosowa cement brand is still not fully at the top of consumers' minds. The company is to be able to carry out more intensive activities to increase brand equity, price, product quality to create strong and sustainable customer satisfaction and customer loyalty. The company establishes a priority scale strategy based on research variables that still need to be strengthened and developed to target the most potential and actual customer segments without the exception of other segments according to the current and future products. The results of this study are expected to be used as a reference for further researchers to develop other research by considering other variables that can affect customer loyalty as well as using other research objects. This is aimed at obtaining more varied research results.

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