

Analysis of the Influence of Service quality on Customer Satisfaction and Loyalty at Bank BCA in Surabaya

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ABSTRACT

This study aims to analyze the influence of service quality on customer satisfaction and loyalty at Bank BCA in Surabaya. Service quality is a crucial factor in the banking industry as it plays a significant role in shaping customer perceptions and decisions. This research employs a quantitative method with data collected through questionnaires distributed to 300 Bank BCA customers. The data analysis technique used is regression analysis with the aid of statistical software to examine the relationships between variables.

The results show that service quality has a positive and significant impact on customer satisfaction ($p < 0.001$; $\beta = 0.694$). Furthermore, customer satisfaction also has a positive and significant effect on customer loyalty ($p < 0.001$; $\beta = 0.732$). These findings indicate that the higher the quality of service provided, the higher the level of customer satisfaction, ultimately strengthening customer loyalty to the bank.

The implications of this study suggest that Bank BCA should continuously enhance service quality, including speed, reliability, and convenience, to maintain and increase customer loyalty. This research is expected to serve as a reference for other banks in developing service quality improvement strategies to build long-term customer relationships.

Keywords: corporate image, service quality, customer satisfaction, customer loyalty.

A. INTRODUCTION

This study aims to analyze the effect of service quality on customer satisfaction and loyalty at Bank BCA in Surabaya. Service quality is a crucial factor in the banking industry as it can influence customer satisfaction, which ultimately impacts their loyalty. This research employs a quantitative method, collecting data through questionnaires distributed to Bank BCA customers in Surabaya. The data analysis technique used is regression analysis with the assistance of statistical software. The results show that service quality has a positive and significant effect on customer satisfaction. Furthermore, customer satisfaction also has a positive and significant effect on customer loyalty. These findings indicate that the higher the quality of service provided by Bank BCA, the higher the level of customer satisfaction, which in turn enhances their loyalty to the bank. Therefore, Bank BCA should continuously improve its service quality to maintain customer satisfaction and loyalty.

According to the Brand Finance report, PT Bank Central Asia Tbk (BCA) was named the world's strongest banking brand in 2024. Among 500 banking brands worldwide, this Indonesian private bank achieved a Brand Strength Index (BSI) score of 93.8 points on a 100-point scale. Additionally, BCA earned a perfect brand strength rating of AAA+. In second place was Equity Bank from Kenya, with a score of 92.5 points, followed by Banca Transilvania from Romania, with 92.3 points. Service refers to various activities or benefits that can be provided by one party to another, which are essentially intangible, do not result in ownership, and may or may not be related to a physical product.

Despite BCA's strong brand position, customer retention remains a critical concern. If service quality dimensions do not align with customer needs, satisfaction may decline, weakening loyalty. Therefore, it is necessary to explore how service quality influences satisfaction and whether satisfied customers are more likely to remain loyal.

Service quality is a crucial element influencing customer satisfaction. Aspects of service quality include speed of service, ease of system use, clarity of information, and the level of friendliness in the technology used. Customer satisfaction plays a significant role in shaping their loyalty to the bank. Satisfied customers are more likely to use services frequently and recommend the bank to others. Self-service technology refers to tools that allow customers to access services independently without relying on employees, such as ATMs and online banking services, enabling them to obtain banking services without direct interaction with bank staff. Empirical evidence suggests that customer satisfaction has a positive and significant impact on customer trust. Moreover, customer satisfaction also positively and significantly affects customer loyalty (Suprpto & Setyawardani, 2023). However, these findings contradict other research, which states that self-service technology, service quality, and relationship marketing directly and significantly impact customer satisfaction. Meanwhile, service quality and relationship marketing significantly influence customer loyalty, but self-service technology and customer satisfaction do not have a significant impact on customer loyalty (Gultom et al., 2020).

The objectives of this research are to analyze the impact of service quality on customer satisfaction at Bank BCA in Surabaya, to examine the influence of customer satisfaction on customer loyalty, and to identify which aspects of service quality most significantly drive satisfaction and loyalty.

B. LITERATURE

Corporate Image

In a definition frequently cited by Keller (1993), brand image is described as "the perception of a brand as reflected by brand associations stored in memory." According to Hewer et al. (2013), a strong brand is crucial because it can express consumer habits, implying that an organization has a good understanding of its consumers. Brand image is understood in consumers' minds through preferred capabilities, strengths, and unique brand associations (Mitra & Jenamani, 2020). In short, if a brand is about achieving recognition, then brand equity is about the market value added by the brand to a product (Chen & Chang, 2008) through brand name, image, and awareness generation (Jara & Cliquet, 2012). Choi & Winterich (2013) introduced the concept of moral identity and determined that people with a moral identity can easily become brand advocates and consumers. A company's corporate image is developed through its logo, name, mission statement, vision statement, organizational culture, range of products/services, advertisements, and the appearance of the company's headquarters. A strong brand identity also means that consumers can distinguish it from providers of similar services or product manufacturers. This view is supported by (Lin et al., 2021).

Service Quality

Service is any action or activity that can be offered by one party to another. It is essentially intangible and does not result in ownership. Thus, service can be utilized by service companies to create customer satisfaction (Dam & Dam, 2021). However, companies should not disregard dissatisfied customers. Therefore, companies must know and understand what their customers need and want (Kotler, 2007: 23; Bari, 2014: 2). Service quality has increasingly gained attention from scholars in the service marketing literature. Service quality is defined as adapting to client demands in providing services (Rorong et al., 2023). Service quality is the beginning of customer satisfaction and also the result of customer satisfaction. Service quality and customer satisfaction have a strong influence on visit intensity, so improving service quality must be customer-oriented (Irawan, 2008: 64; Koestanto, 2014). According to Kotler (2020:25), service quality is the performance offered by one person to another through an action that is intangible or does not result in ownership of any goods. Laksana (2021:101) states that service quality provides customer satisfaction, indicating a very close relationship between the two. Service quality attracts customers to establish a strong relationship with a company. Service quality is considered an essential dimension of competitiveness. Hung et al. (2003) argue that providing excellent service quality and high customer satisfaction is a crucial issue and challenge faced by the contemporary service industry. Service quality has become a major competitive capability due to its strong impact on business performance, return on investment, satisfaction, customer loyalty, and profits (Seth et al., 2005; Baker, 2013). The definition of service quality is formulated from the customer's perspective—what customers perceive as important quality dimensions (Lewis, 1989). In reality, customers' perceptions of quality precede their level of satisfaction with the service (Falk, Hammerschmidt, & Schepers, 2010; Bezerra & Gomes, 2015). As a result of cognitive processes, perceived service quality is not only subjective but also context-dependent and is likely to vary based on several factors (Wilson, Zeithaml, Bitner, & Gremler, 2012).

Customer Satisfaction

Customer satisfaction is the client's perception of happiness or frustration resulting from a comparison between a product/service's performance and their expectations (Kotler & Keller, 2016). Customer satisfaction can be considered the core of success in today's highly competitive business environment (Bagoes & Rachmat, 2019) (Jamal & Naser, 2002). It is a significant outcome of marketing activities that acts as a link between various stages of buyers' purchasing behavior (Jamal & Naser, 2002). According to Kotler and Keller (2016), satisfaction is the feeling of pleasure or disappointment someone experiences after comparing a product or service's performance or outcome with their expectations. Kotler and Armstrong (2014) define customer satisfaction as the feeling of pleasure or disappointment after comparing a product or service's performance with expectations. Customer satisfaction is defined as a measure of how well a product/service meets or exceeds client expectations (Fornell et al., 1996). In this study, customer satisfaction is the feeling of happiness or disappointment arising when customers' needs and expectations are met. It is also the client's attitude toward a product. Oliver (1980) states that customer satisfaction is the result of a subjective comparison between client expectations and the perceived performance of a product/service. If performance matches or exceeds expectations, clients feel satisfied. If the results are below expectations, clients feel dissatisfied. According to Tjiptono (2014), customer satisfaction is the level of a person's feelings after comparing perceived performance (or results) with expectations. Based on various expert definitions, customer satisfaction can be concluded as the feeling of happiness or disappointment when customers' needs and expectations are met (Tjiptono, 2019).

Customer Loyalty

Customer loyalty plays an essential role in creating and maintaining a competitive advantage in the financial services industry (Marlina & Wufron, 2021) (Setiawan Heri, 2017). According to Hung et al. (2003), customer loyalty is considered the repeated purchase of products or services influenced by promotions, leading to competition with similar products or services from competitors. According to Kotler, Philip; Keller, Kevin Lane; and Chernev, Alexander (2021), customer loyalty is based on the competitive environment and customers' loyalty behavior. The desire to make repeat purchases is directly measured when evaluating customer loyalty. Its degree can be assessed through attitudinal loyalty and behavioral loyalty. Attitudinal loyalty refers to consumers' preference for a specific brand, while behavioral loyalty refers to their intention to repurchase, frequency of use, and repeated service purchases (Huang et al., 2019b; Islam et al., 2021). Customer loyalty is an expression of and commitment to maintaining customer satisfaction with a company's service facilities and their decision to continue using its products. According to Islam et al. (2021), service quality indicators include reliability, responsiveness, assurance, empathy, and tangible elements.

Service quality, customer satisfaction, and loyalty are critical concepts in the banking industry. Suprpto & Setyawardani (2023) found that service quality has a significant positive effect on customer satisfaction and loyalty. They emphasized that customer satisfaction acts as a bridge, strengthening the impact of service quality on loyalty. Similarly, Dam & Dam (2021) demonstrated that customer satisfaction mediates the relationship between service quality and loyalty in the banking sector, highlighting the importance of consistently meeting customer expectations.

Gultom et al. (2020) explored the role of self-service technology and found that while it enhances convenience, it may not directly influence loyalty unless paired with excellent service quality and relationship marketing. These findings align with previous research, reinforcing the idea that satisfaction is a critical determinant of loyalty. While existing research confirms the connection between service quality, satisfaction, and loyalty, few studies have focused on Bank BCA in Surabaya, especially using SmartPLS 4 for structural equation modeling. This study fills that gap by providing updated empirical evidence and validating the results through rigorous data processing and analysis. By bridging this gap, the research contributes to the current body of knowledge and provides practical insights for improving customer retention strategies.

C. RESEARCH METHOD

This study is designed to examine and analyze the impact of service quality, value, and service delivery on customer satisfaction in customer services at Bank BCA in Surabaya. The data used aligns with the problem formulation. The research method applied is descriptive with a quantitative approach. Descriptive research is a method used to describe the characteristics of the population or the phenomenon being studied. The type of data collected is primary data, obtained through questionnaire distribution. Primary data refers to data sources that directly provide information to the data collector. The data is collected directly by the researcher from the first-hand source or the location where the study is conducted. The method used in this study is the quantitative method, which is a research approach used to examine a problem through measurement and includes a broad population scope. The collected data were analyzed using regression analysis with the assistance of SmartPLS 4 software, which is commonly used for Partial Least Squares Structural Equation Modeling (PLS-SEM). This software helps test complex variable relationships and measure the strength of their influence, providing robust results for evaluating the research hypotheses.

The data analysis procedure involves several steps. First, data from the questionnaires were processed and cleaned to ensure accuracy and completeness. A simple regression analysis

was conducted to examine the direct impact of service quality on customer satisfaction. Meanwhile, a multiple regression analysis was applied to test the combined effects of service quality and satisfaction on customer loyalty. For correlation analysis, the Pearson correlation coefficient was used to measure the strength and direction of relationships between variables. This helps determine whether higher service quality correlates with greater customer satisfaction and loyalty. The significance level was set at 0.05 to ensure the reliability of the statistical results.

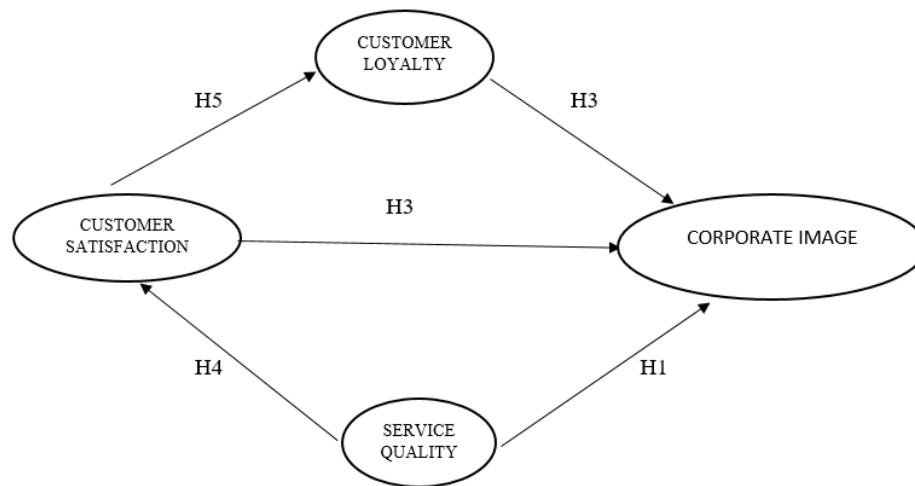


Figure 1. Flowchart
Source : Data Processing

TABLE I
ARENA VALIDATION

Variabel	Kode	Loading	CR	AVE
Corporate image	CI01	0,854	0,966	0,68
	CI02	0,815		
	CI03	0,847		
	CI04	0,798		
	CI05	0,872		
	CI06	0,835		
	CI07	0,850		
Service quality	SQ01	0,801	0,931	0,704
	SQ02	0,842		
	SQ03	0,831		
	SQ04	0,826		
	SQ05	0,844		
	SQ06	0,826		
	SQ07	0,840		
	SQ08	0,835		
	SQ09	0,832		
	SQ10	0,818		

	SQ11	0,837		
	SQ12	0,838		
	SQ13	0,810		
	SQ14	0,835		
Customer satisfaction	CS01	0,869	0,793	0,706
	CS02	0,845		
	CS03	0,804		
Customer loyalty	CL01	0,867	0,791	0,705
	CL02	0,826		
	CL03	0,827		

Source : Data Processing

D. RESULT AND DISCUSSION

D.1. Result

In this study, a sample of 300 respondents was used to examine the influence of service quality on the satisfaction and loyalty of Bank BCA customers in Surabaya. Data collection results revealed that the majority of respondents, 211 individuals (63%), were aged between 17-29 years. This is compared to other age groups, with 107 respondents (31.9%) aged 30-39 years, and 17 respondents (5.1%) aged 40-49 years. This indicates that the average Bank BCA customer falls within the 17-29 year age bracket.

Before conducting the final analysis, the data underwent a verification and validation process to ensure its accuracy and reliability. Verification involved checking for incomplete, duplicate, or inconsistent responses, and cleaning the dataset to maintain data integrity.

Validation was carried out through two key tests:

1. Convergent Validity: Assessed using Average Variance Extracted (AVE), with a threshold value of ≥ 0.5 to ensure that each construct explains a significant portion of the variance in its indicators.
2. Reliability Testing: Measured with Cronbach's Alpha and Composite Reliability (CR), where values above 0.7 indicate a high level of internal consistency.

These validation steps, performed through SmartPLS 4, ensured that a robust statistical approach, and the combination of primary and secondary data strengthens the research validity. This comprehensive data collection process allows for an accurate and up-to-date assessment of the relationships between service quality, satisfaction, and loyalty.

D.2. Model

The evaluation of the measurement model in this study consists of an evaluation of the outer model, the inner model evaluation, and hypothesis testing.

Hypothesis 1

The results of hypothesis testing (H1) show that the coefficient value (β) of service quality on corporate image is 0.307 with a p-value of 0.000. Thus, it can be concluded that service quality influences corporate image, expressed as ($\beta=0.307$, $p<0.001$), with a t-statistic value of 4.106. This indicates that service quality has a significant effect on corporate image.

Hypothesis 2

The results of hypothesis testing (H2) show that the coefficient value (β) of customer satisfaction on corporate image is 0.292 with a p-value of 0.000. Thus, it can be concluded that customer satisfaction has a significant influence on corporate image, expressed as ($\beta=0.292$, $p<0.001$), supporting hypothesis 2 (H2), with a t-statistic value of 18.420. This indicates that customer satisfaction significantly influences corporate image.

Hypothesis 3

The results of hypothesis testing (H3) show that the coefficient value (β) of customer loyalty on corporate image is 0.293 with a p-value of 0.000. Thus, it can be concluded that customer loyalty influences corporate image, expressed as ($\beta=0.293$, $p<0.001$), supporting hypothesis 3 (H3), with a t-statistic value of 4.382. This indicates that customer loyalty has a significant influence on corporate image.

Hypothesis 4

The results of hypothesis testing (H4) show that the coefficient value (β) of service quality on customer satisfaction is 0.694 with a p-value of 0.000. Thus, it can be concluded that service quality influences customer satisfaction, expressed as ($\beta=0.694$, $p<0.001$), supporting hypothesis 4 (H4), with a t-statistic value of 4.530. This indicates that service quality has a significant effect on customer satisfaction.

Hypothesis 5

The results of hypothesis testing (H5) show that the coefficient value (β) of customer satisfaction on customer loyalty is 0.732 with a p-value of 0.000. Thus, it can be concluded that customer satisfaction influences customer loyalty, expressed as ($\beta=0.732$, $p<0.001$), supporting hypothesis 5 (H5), with a t-statistic value of 19.536. This indicates that customer satisfaction has a positive and significant influence on customer loyalty.

D.3. Discussion

Service Quality towards Corporate Image

Firstly, based on the analysis and testing of the data conducted in this study, service quality has a positive and significant effect on the corporate image of Bank BCA customers in Surabaya, as indicated by a coefficient value (β) of 0.307 and a p-value of 0.000 ($\beta=0.307$, $p<0.001$). The results of this study are in line with previous research. The assessment of service quality is determined by customers by comparing the service provided by Bank BCA to what is expected, such as offering fast service that meets customer needs, being reliable, having the ability to instill trust in providing services, offering adequate facilities, and demonstrating a genuine care for providing service. When the service meets customer expectations, the evaluation of the bank's quality will be positive. Based on the research, the applied service quality significantly and positively influences the brand image (Rorong et al., 2023).

Customer Satisfaction towards Corporate Image

Secondly, the results of this testing prove that customer satisfaction significantly affects the corporate image of Bank BCA customers in Surabaya, as shown by a coefficient value (β) of 0.292 and a p-value of 0.000 ($\beta=0.292$, $p<0.001$). The results are consistent with prior studies. Service quality is one of the advantages that can lead to customer satisfaction. Satisfaction is an attitude formed based on the experiences gained, one of which is the service received. If

Bank BCA applies good and consistent service quality principles, it can attract customers' interest and desire to shop at the bank. This is due to the comfort and trust customers feel in what has been promised by Bank BCA as a result of good service quality (Lovelock, Cristopher, and Wirtz, 2016). According to Suminar (2017), service quality positively affects customer satisfaction.

Customer Loyalty towards Corporate Image

Thirdly, the results of this testing show that there is a positive and significant influence of customer loyalty on corporate image for Bank BCA customers in Surabaya, with a coefficient value (β) of 0.293 and a p-value of 0.000 ($\beta=0.293$, $p<0.001$). This research is consistent with previous studies, where customer responses or perceptions serve as one of the benchmarks for a company at Bank BCA. This influences customer loyalty, which is evident in repeated purchases, referrals to others, and resistance to being influenced by competitors to switch banks. It can be concluded that a good brand image will positively affect loyalty. The findings align with previous research by Wulandari et al. (2021), which proved that customer loyalty positively affects brand image.

Service Quality towards Customer Satisfaction

Fourthly, based on the research findings, there is a positive and significant influence of service quality on customer satisfaction for Bank BCA customers in Surabaya, as indicated by a coefficient value (β) of 0.694 and a p-value of 0.000 ($\beta=0.694$, $p<0.001$). These results are consistent with prior studies. Service quality is a key factor in enhancing customer satisfaction. Satisfaction is an attitude formed based on experience, one of which is the service received. If Bank BCA applies good and consistent service quality principles, it will attract customers' interest and desire to shop at the bank. This is due to the comfort and trust customers feel as a result of the service quality (Lovelock, Cristopher, and Wirtz, 2016). Marlina & Wufron (2021) also state that service quality positively influences customer satisfaction.

Customer Satisfaction towards Customer Loyalty

Fifthly, the research findings show a positive and significant influence of customer satisfaction on customer loyalty for Bank BCA customers in Surabaya, with a coefficient value (β) of 0.732 and a p-value of 0.000 ($\beta=0.732$, $p<0.001$). These findings are in line with previous studies. Customer satisfaction at Bank BCA in Surabaya is defined as the measurement of how products/services meet or exceed client expectations (Fornell et al., 1996). Kotler and Keller (2016) state that customer satisfaction is the client's perception of happiness or frustration based on the comparison between the performance of a product/service and the client's expectations. According to Gultom et al. (2020) and Azhar et al. (2018), customer satisfaction has a positive and significant effect on customer loyalty. Therefore, it can be concluded that Bank BCA customers who are satisfied with the bank's service will be interested in using the service again in the future and are more likely to become loyal customers.

This study successfully addresses the research questions by demonstrating that service quality significantly influences both customer satisfaction and loyalty. The results show that dimensions such as responsiveness and reliability are key drivers of satisfaction, which in turn strengthens customer loyalty. This finding confirms the hypothesis that higher service quality leads to better customer experiences, ultimately fostering long-term loyalty to the bank. The study also highlights that satisfied customers are more likely to recommend the bank, reinforcing the positive cycle between service quality, satisfaction, and loyalty.

E. CONCLUSION

Based on the analysis results processed in this study, it can be concluded that all research hypotheses are accepted or considered valid. The research findings show that service quality, customer satisfaction, and customer loyalty have a significant positive impact on the corporate

image of Bank BCA customers in Surabaya. This indicates that Bank BCA is able to provide service quality as well as customer satisfaction and loyalty, which include aspects such as reliability, responsiveness, assurance, and empathy. This shows that the better the quality of service provided, the higher the level of satisfaction and loyalty felt by Bank BCA customers in Surabaya.

The results imply that continuously improving service quality will enhance customer satisfaction and loyalty, ultimately strengthening the bank's brand image. Bank BCA can leverage these findings to prioritize service aspects like responsiveness and reliability, which have the strongest influence on customer perceptions.

This study contributes new insights by analyzing the relationships between service quality, satisfaction, and loyalty specifically within Bank BCA in Surabaya, using up-to-date data from 2024 and employing SmartPLS 4 for robust statistical analysis. The research adds value by addressing gaps in previous literature regarding the impact of service quality on corporate image in an Indonesian banking context.

For practical application, Bank BCA should regularly evaluate its service standards and gather customer feedback to adapt to changing needs. Future research could explore the long-term effects of service quality on customer lifetime value or compare results across different branches or regions to develop more tailored service strategies.

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Future research could consider other variables besides service quality, such as digital service innovation or promotions, to provide a more comprehensive overview of the factors influencing satisfaction and loyalty. Researchers could also conduct studies in other cities besides Surabaya to determine whether the results of this study are consistent or differ across regions. Subsequent studies could use qualitative methods, such as in-depth interviews, to explore customers' experiences related to service quality. Research could also be conducted by comparing the service quality at Bank BCA with other banks to identify the competitive advantages held by Bank BCA in enhancing customer satisfaction and loyalty.

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