



The Role of Satisfaction as Mediator of the Effect of Service Quality on Customer Loyalty

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ABSTRACT

The shifting of customer behavior from conventional to digital is driving Bukalapak to invent a new solution to ease the online transaction. Year after year, Bukalapak keep losing its platform visitor. The objective of this study is to elucidate the impact of satisfaction with the quality of mediation services on customer loyalty within the context of Bukalapak. The research was carried out in Bogor Regency and involved a sample of 104 participants. The selection of the total sample was determined using a non-probability sampling technique. The distribution of survey questions was conducted online through the Google Form platform. The methods employed in this research involve trajectory analysis and the utilization of the Sobel test. The findings of the study reveal that there is a noteworthy positive influence of service quality on customer loyalty. Moreover, the study establishes a substantial positive connection between service quality and satisfaction, as well as between satisfaction and customer loyalty. Additionally, satisfaction is demonstrated to have a considerable positive effect on service efficiency

INTRODUCTION

The increasing number of internet users in Indonesia every year has prompted business players to take advantage of the growth opportunities in the internet sector, which may not recur again. This rapid growth drove Achmad Zaky, Nugroho Herucahyono, and Muhamad Fajrin Rasyid from the Bandung Institute of Technology (ITB) to develop an online marketplace platform called "Bukalapak" in 2010, with the dream of making it easier for users to sell goods without requiring a large capital (Putri, 2018). Bukalapak has achieved significant success, with its peak occurring in 2018, where it had a total of 390 million annual visitors. However, in 2020, the number of visitors decreased by 63 percent to 142 million visitors per year (Iprice, 2022).

This sharp decline is very concerning for the sustainability of Bukalapak's business amidst the competition in the Indonesian e-commerce market. Shopee, a Singaporean e-commerce competitor, has achieved success in the country with an annual visitor growth rate of 127 percent during the period of 2018 to 2020, and Tokopedia, a local e-commerce competitor, received twice as many visitors as Bukalapak in 2020 (Iprice, 2022). The value of e-commerce transactions in 2020 increased by 29.6 percent compared to 2019, from 205.5 trillion rupiahs to 266.3 trillion rupiahs (Bank Indonesia, 2022). The significant increase in e-commerce utilization in Indonesia is not directed towards Bukalapak, but towards its competitors such as Shopee and Tokopedia.

Based on this data, it is very important to identify the source of the problem that Bukalapak has in maintaining the number of platform visitors to remain competitive with other e-commerce platform. Bukalapak needs to pay attention to small businesses that already exist in Indonesia to create a mature digital ecosystem. Badan Pusat Statistik Indonesia (2020) shows that West Java is the region with the largest number of e-commerce businesses. The highest population in Indonesia is also in West Java (BPS, 2020), and the dense population is second only to DKI Jakarta (Dukcapil, 2021), creating a center of the economy that has adequate digital infrastructure. Bogor Regency/City has the highest population in West Java, so it needs more attention to get to know the market in this area.

The decreasing monthly visitors to Bukalapak may be triggered by customer disloyalty towards the Bukalapak platform. Disloyal customers will seek new alternatives to meet their needs and abandon their previous products or businesses. Thakur (2016) considers loyalty as the desire of customers to remain committed to a provider of goods or services in a market by making repeated purchases. Customers can become loyal if they receive good service while shopping. Service quality is the actions or behaviors of individuals or organizations aimed at providing satisfaction to customers and employees (Kasmir, 2017)

LITERATURE REVIEW

The research conducted by Novianti et al. (2018), Saffitri et al. (2018), and Anggraini et al. (2019) underscores that service quality plays a significant role in influencing customer loyalty. However, Tahuman (2016), and Kusuma (2018) found different results showing that service quality insignificantly impact loyalty. This may be due to buyers concerns about the misuse of data security by service providers, resulting in a quality of service that does not significantly impact customer loyalty.

The conflicting results of these studies have raised new issues regarding whether service quality significantly impact customer loyalty or conversely. One way to overcome this problem is to identify mediating variables to strengthen the relation between variables. Widiyanto et al. (2019) and Muderawan et al. (2020) conducted similar approaches by using one mediating variable to strengthen the results of their research. Satisfaction is a commonly used variable to strengthen service quality and customer loyalty.

Good service quality can meet or exceed customers' expectations of a service based on their initial perceptions. When expectations are met, customers feel satisfied. Studies by Mulyaningsih and Suasana (2016), Ginting (2018), Octavia (2019), and Dwilianingsih and Indradewa (2022) found service quality has a significant positive effect on satisfaction, indicating that the better the quality of service provided, the more satisfied the customer will be.

High levels of customer satisfaction are correlated with high customer loyalty and improve company performance (Kotler and Keller, 2016). Satisfied customers become marketing partners by sharing information about their positive experience with others. Gultom (2020) and Rusdiyanto and Suranti (2021) found that satisfaction positively and significantly impact customer loyalty.

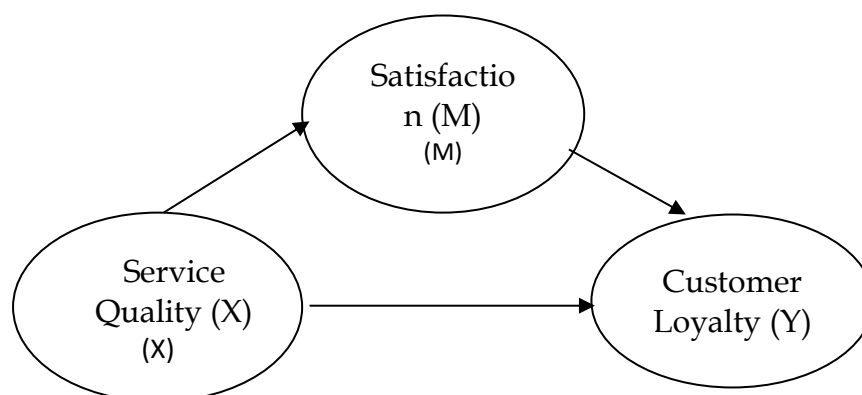
Based on the diverse outcomes derived from prior research, the subsequent research hypotheses can be formulated:

H1: Service quality exerts a noteworthy positive influence on customer loyalty.

H2: Service quality has a significant positive effect on satisfaction.

H3: The level of satisfaction significantly contributes to enhancing customer loyalty.

H4: Satisfaction substantially moderates the impact of service quality on customer loyalty.



Picture 1. Conceptual Framework

METHODOLOGY

This study, called a causal association study, which explain the role of satisfaction in moderating the effect of service quality on customer loyalty. Bogor County was chosen as the study site because it has a relatively high minimum wage and is the center of government and business activity on the island of Java. Since the population is not small and its characteristics are uncertain, non-probability sampling is used to determine the study sample. The sampling adopts the purposeful sampling method, and the sample size is determined at 104 respondents. Sampling criteria include: a minimum high school diploma, residing in Bogor County, and having made at least 2 purchases on the Bukalapak platform in the last 3 months.

Data were collected through an online Google Form questionnaire, and the questionnaire items were designed to support the research instrument. Service quality could be measured on five indicators from Parasuraman et al. (1994), satisfaction is measured on four indicators from Hanzae dan Rezaeyeh (2013), and customer loyalty use four indicators from Griffin (2015). Each questionnaire instrument is measured using a Likert scale, one indicates strongly disagree and five indicates strongly agree.

Validity and reliability tests is done to determine the suitability of a research tool for dissemination. Perform standard hypothesis tests such as tests for normality, multicollinearity, and heteroscedasticity to determine whether the study sample represent the population. Path analysis is done to determine the regression coefficients for each variable relationship, and a Sobel test will be used to examine the indirect impact of service quality (X) on customer loyalty (Y) through satisfaction (M).

RESULT

The respondents were predominantly female, accounting for 64 (61,5 percent) of the total respondents. This result is consistent with a study conducted by Kredivo and Katadata Insight Center (2020), which found that women tend to shop more frequently, even though they spend less than men. The age group of 21-25 years old dominated with 50 (48 percent) respondents. Kredivo and Katadata Insight Center (2020) also found a similar result, which is that 85 percent of transactions are dominated by the Z and millennial generations.

Students dominated the occupation of the respondents with 35 (33 percent) respondents, and income level above 2 million rupiahs accounted for 55 (52 percent) of the respondents, indicating that people who have busier activities and higher income are the ones who decide to shop online.

Table 1. Respondent Characteristics

Variable	Classification	Total (person)
Sex	Male	40
	Female	64
Age	17 - 20	4
	21-25	50
	26 - 30	16
	> 30	34
Education	Senior High School	51
	Diploma	13
	S1	38
	S2	2
Occupation	PNS	6
	TNI/Polri	4
	Self-employed	8
	Employees	22
	Student	35
	Other	29
Income per month	under Rp. 1.000.000	29
	Rp. 1.000.000 - Rp 2.000.000	20
	Rp 2.000.000 above	55

The validity test shows that the correlation coefficients of all the tools are greater than 0,361. These results indicate that the tools/indicators of this study are considered effective.

Table 2. Validity Test Result

Variable	Instrument	Pearson Correlation
Service Quality (X)	X1	0,744
	X2	0,615
	X3	0,837
	X4	0,672
	X5	0,725
Satisfaction (M)	M1	0,794
	M2	0,859
	M3	0,846
	M4	0,755
Customer Loyalty (Y)	Y1	0,701
	Y2	0,748
	Y3	0,798
	Y4	0,822

Table 3. Reliability Test Result

Variable	Cronbach's Alpha
Service Quality (X)	0,760
Satisfaction (M)	0,826
Customer Loyalty (Y)	0,767

The Cronbach's Alpha values of all instruments, which are greater than 0.6, are shown in reliability tests. All variables in this study fulfil the reliability criteria.

The highest average response for service quality was obtained in the question "Bukalapak can be accessed quickly" with an average value of 4,18. Based on this response, Bukalapak was able to prove that their online platform can be accessed quickly, in accordance with the majority of respondents who have a busy schedule and need quick access to information.

The lowest average response for service quality was obtained in the question "Bukalapak listens to complaints and customer wishes well" with an average value of 3,88. Based on this response, Bukalapak is not very good at listening to complaints experienced by respondents. Overall, the average value of the service quality variable is 4,08, which indicates that respondents consider the service quality provided by Bukalapak to be good.

Table 4. Description of the Service Quality Variable for Bukalapak Users

Statement	Frequency of Respondents' Answers					Average	Criteria
	SD	D	N	A	SA		
Bukalapak has an attractive interface and can be easily used	0	5	23	46	30	3,97	High
Bukalapak can be accessed quickly	0	1	19	44	40	4,18	High
Bukalapak provides clear and complete information about its platform	0	0	23	46	35	4,12	High
Bukalapak guarantees the security of its customers' data	0	2	31	32	39	4,04	High
Bukalapak listens to its customers' complaints and desires well	0	4	33	38	29	3,88	High
Average Score						4,08	High

Table 5. Description of Satisfaction Variable for Bukalapak Users

Statement	Frequency of Respondents' Answers					Average	Criteria
	SD	D	N	A	SA		
I am happy when using Bukalapak's services	0	3	30	42	29	3,93	High
I am satisfied when using Bukalapak's services	0	4	25	47	28	3,95	High
I feel better when using Bukalapak's services	0	6	42	36	20	3,67	High
I enjoy the process of using Bukalapak's services	0	7	27	41	29	3,88	High
Average Score						3,86	High

The highest average score for customer satisfaction was obtained on the question "I am willing to use Bukalapak's services again in the future". Based on this answer, Bukalapak was able to make respondents willing to use their services again in the future. On the other hand, the lowest average score was obtained on the question "I prefer to use Bukalapak's services than other e-commerce platforms". Based on this answer, Bukalapak was not able to make respondents prefer their services over other e-commerce platforms.

The highest average customer loyalty score was obtained for the question "I am satisfied when using Bukalapak's services" with an average score of 3,95. Based on this answer, respondents are proven to be satisfied when using Bukalapak's services, and one supporting factor for this is the fast access to the platform. The lowest average score for customer loyalty was obtained for the question "I feel better when using Bukalapak's services." Bukalapak has not been able to make respondents feel better when using their platform. Overall, the average score for the satisfaction variable is 3,86, indicating that most respondents are satisfied when using Bukalapak, but one of the reasons for this is the lack of attention Bukalapak pays to customer complaints.

Table 6. Description of Customer Loyalty Variable for Bukalapak Users

Statement	Frequency of Respondents' Answers					Average	Criteria
	SD	D	N	A	SA		
I am willing to use Bukalapak's services again in the future	2	6	24	40	32	3,90	High
I am interested in using other services from Bukalapak	2	7	30	37	28	3,79	High
I don't mind recommending Bukalapak to others	1	6	23	46	28	3,90	High
I prefer using Bukalapak's services over other e-commerce platforms.	6	15	39	22	22	3,38	Moderate
Average Score						3,74	High

A customer loyalty variable's average value stood at 3.74, which indicates that the tendency for respondents to remain loyal to Bukalapak is still relatively high, due to the fast access to the platform that makes a consumer satisfied with their shopping experience. The average value can increase if Bukalapak can listen to customer complaints well so that customers feel better.

Table 7. Path Analysis I

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1,100	1,114		0,987	0,326
Service Quality (X)	0,710	0,054	0,791	13,034	0,000
R ²	0,621				
F Statistics	170,116				
Sig.F	.000 ^b				

The regression equation that can be determined based on the path analysis results is:

$$M = \beta_0 + \beta_1 X \dots \dots \dots (1)$$

$$M = 1,100 + 0,710 X$$

The positive impact of service quality on satisfaction is elucidated by this equation. An enhancement in service quality will result in a corresponding increase of 0.710 in satisfaction. The t-significance value for service quality (X) is 0.000, indicating a substantial effect of service quality (X) on satisfaction (M).

Table 8. Path Analysis II

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	-1,768	1,202		-1,472	0,144
Service Quality (X)	0,420	0,095	0,406	4,400	0,000
Satisfaction (M)	0,535	0,106	0,464	5,031	0,000
R ²	0,678				
F Statistik	106,288				
Sig.F	.000 ^b				

The regression equation that can be determined based on the results of Path Analysis II is:

$$Y = \beta_0 + \beta_1 X + \beta_3 M \dots \dots \dots (2)$$

$$Y = -1,768 + 0,420 X + 0,535 M$$

The affirmative impact of service quality and satisfaction on customer loyalty is expounded through this equation. An escalation of service quality leads to a corresponding increase of 0.420 for customer loyalty, and increase in satisfaction

results in a 0.535 increase in customer loyalty. The t-test results indicate a significance value of 0.000 for service quality (X), similarly, the t-test's significance value for satisfaction (M) is 0.000, indicating a significant impact of satisfaction towards customer loyalty.

The ultimate path model can be formulated using the equations for Path I and Path II. To compute the final path diagram, it's necessary to first calculate the standard error (e), as outlined below:

$$Pe_i = \sqrt{1 - R_i^2} \dots \dots \dots (3)$$

$$Pe_1 = \sqrt{1 - 0,621} = 0,615$$

$$Pe_2 = \sqrt{1 - 0,678} = 0,567$$

Based on the error influence calculation (Pe_i), it was found that the error influence 1 (Pe_1) is 0,615 and the error influence 2 (Pe_2) is 0,567, so the total determination coefficient is:

$$R^2m = 1 - (Pe_1)^2 - (Pe_2)^2 \dots \dots \dots (4)$$

$$= 1 - (0,615)^2 - (0,567)^2$$

$$= 1 - (0,378) - (0,320)$$

$$= 1 - 0,120$$

$$= 0,880$$

The value of the total determination coefficient, which is 0.880, signifies that 88 percent of the variance in customer loyalty is impacted by the variances in service quality and satisfaction. The remaining 12 percent can be attributed to other factors not encompassed within the research model.

Table 9. Result of Path Analysis I and II

Variable	Unstandardized Coefficients	Standard Error
Service Quality (X) → Satisfaction (M)	0,710 (a)	0,054 (s _a)
Satisfaction (M) → Customer Loyalty (Y)	0,535 (b)	0,106 (s _b)

$$S_{ab} = \sqrt{b^2 S_a^2 + a^2 S_b^2 + S_a^2 S_b^2} \dots \dots \dots (5)$$

$$S_{ab} = \sqrt{(0,535)^2 (0,054)^2 + (0,710)^2 (0,106)^2 + (0,054)^2 (0,106)^2}$$

$$S_{ab} = \sqrt{(0,404)(0,004) + (0,511)(0,013) + (0,004)(0,013)}$$

$$S_{ab} = \sqrt{0,00161 + 0,00664 + 0,00005}$$

$$S_{ab} = \sqrt{0,0083}$$

$$S_{ab} = 0,0911$$

After obtaining the value of S_{ab} , the next step is to find the value of ab , which is the product of the coefficient of the path X on the coefficient of the path M (a) and the path M on Y (b)

$$ab = 0,710 \times 0,535$$

$$ab = 0,379$$

The value of z can be obtained by entering the formula:

$$Z = \frac{ab}{S_{ab}} \dots \dots \dots (6)$$

$$Z = \frac{0,379}{0,0911}$$

$$Z = 4,16$$

Based on the Sobel test results, the Z value obtained is $4,16 > 1,96$. This outcome suggests the acceptance of H4, implying that satisfaction (M) can act as a mediator for the impact of service quality (X) on customer loyalty (Y).

DISCUSSION

The F value of 106.288 is employed to assess the influence of service quality on customer loyalty. It exceeds the critical F value obtained from the table. They also examined a t value of 4.400, which exceeded the t table value (n=104) significance level 0.000. The coefficient β_1 , at 0.420, indicates that an increase in service quality leads to a corresponding rise of 0.420 in customer loyalty. The empirical evidence confirms a noteworthy and positive impact of service quality on customer loyalty. Improved service quality is linked to increased customer loyalty. To ensure that Bukalapak remains in use in the future, the platform's maintenance of access speed becomes imperative. Furthermore, Bukalapak must handle customer complaints attentively, as ignoring them could prompt customers to choose alternative e-commerce platforms.

Researchers have accepted the H1 hypothesis, which asserts that service quality have positive and significant impact on customer loyalty. This study aligns with the conclusions drawn by Yulianto et al. (2016), Novianti et al. (2018), Safitri et al. (2018), and Anggraini and Budiarti (2019), all of whom also found evidence supporting the positive and significant influence of service quality on customer loyalty. However, this contrasts with the research conducted by Tahuman (2016) and Kusuma (2018), both of which stated that service quality does not have a significant effect on customer loyalty.

F value of 170.116 to assess the effect of service quality towards satisfaction, exceeding the F table value. Additionally, they acquired a t value of 13.304, surpassing the t table value (n = 104), with a significance level of 0.000, which is lower than 0.05. The coefficient β_2 , at 0.710, signifies that an elevation in service quality results in a corresponding increase of 0.710 in satisfaction. The empirical evidence establishes a substantial and positive influence of service quality on satisfaction. Improved service quality leads to greater customer satisfaction. To ensure customer contentment, maintaining the speed of its platform is crucial for Bukalapak. Furthermore, addressing customer complaints is essential, as it enhances customer satisfaction.

The H2 hypothesis, asserting that service quality significantly and positively affects satisfaction, has been affirmed. This research aligns with the findings of Suratno et al. (2016), Setiawati and Tjahjono (2017), and Widiyanto et al. (2020), all of whom observed analogous outcomes indicating a positive and significant impact of service quality on satisfaction. This contradicts the perspective presented by Maimunah (2019), whose study suggested a negative and insignificant effect of service quality towards customer satisfaction.

The F-value of 106.288 was obtained to ascertain the effect of satisfaction toward customer loyalty, surpassing the F-table value, and a t-value of 5.031 was acquired, exceeding the t-table value (n=104), with a significance level of 0.000, which is lower than 0.05. The coefficient β_3 of 0.535 signifies that an augmentation in satisfaction corresponds to a rise of 0.535 in customer loyalty. Empirical evidence confirms a positive and significant effect of satisfaction on customer loyalty. Contented customers are more likely to exhibit loyalty. For the future retention of Bukalapak's customers, it's essential to ensure their satisfaction. Additionally, enhancing customer

experiences is pivotal; neglecting this aspect could prompt customers to switch to other e-commerce platforms.

The H3 hypothesis posits that customer satisfaction significantly and positively influences customer loyalty. The results of this research uphold the findings of Novianti et al. (2018) and Septiani and Nurhadi (2020), both of whom identified a positive and significant connection between customer satisfaction and loyalty. This contrasts with the study conducted by Sektiyaningsih et al. (2019), which revealed a non-significant negative relationship between customer satisfaction and loyalty.

According to the Sobel test, the calculated Z value stands at 4.16. This indicates the significant mediating role of customer satisfaction in the relationship between service quality and customer loyalty. Satisfied customers, partially due to efficient platform access, are more likely to continue using Bukalapak in the future. Conversely, if customers feel neglected and undervalued, they might switch to competing e-commerce platforms.

The hypothesis H4 posits that customer satisfaction can mediate significantly the impact of service quality on customer loyalty. This study's outcomes corroborate the findings of Novianti et al. (2018) and Kusuma (2018), both of whom established a positive and significant link between service quality and customer satisfaction. However, Putra and Sulistyawati (2018) found that the significance level of the mediating role of customer satisfaction wasn't as pronounced as observed by Novianti et al. (2018).

CONCLUSION AND RECOMMENDATION

This study demonstrates a correlation between customer loyalty and the utilization of the Bukalapak platform in Bogor Regency. Improved service quality offered by Bukalapak directly contributes to an enhanced level of customer loyalty. Moreover, the research reveals that customer loyalty exerts a positive and significant influence on the satisfaction derived from utilizing the Bukalapak platform in Bogor Regency. As the quality of service improves, customers' satisfaction also increases. This elevated satisfaction subsequently leads to a positive and significant impact on customer loyalty concerning the use of the Bukalapak platform in Bogor Regency. The study's results emphasize that as customers experience higher levels of satisfaction, their loyalty becomes more pronounced.

The results indicate that satisfaction plays a vital mediating role between the impact of service quality and customer loyalty concerning the utilization of the Bukalapak platform in Bogor Regency. This highlights the significant contribution of customer satisfaction in enhancing the level of customer loyalty, especially in the context of customers interacting with the service quality offered by Bukalapak.

SUGGESTION

Bukalapak should pay more attention to customer complaints in Bogor Regency when using their platform. A customer complaint can be good feedback for the company and make customers feel heard and continue to use the Bukalapak platform in the future. Bukalapak is expected to maximize the services provided so that a customer in Bogor Regency can feel better when shopping on Bukalapak.

Bukalapak also need to ensure that the main thing customers are looking for is Bukalapak's product superiority. It is important to note that consumer behavior patterns will change quickly depending on the promotion given, then what needs to be done next is to ensure that the superiority of Bukalapak's products is the main thing that consumers are looking for.

Each study has limitations; thus, you can describe it here and briefly provide suggestions for further research.

FURTHER STUDY

This research still has limitations, so it is necessary to carry out further research related to the topic of The Role of Satisfaction as Mediator of the Effect of Service Quality on Customer Loyalty in order to perfect this research and add insight to readers.

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