



The Effect of Service Quality on Consumer Loyalty with Consumer Satisfaction as a Moderation Variable at Banyuwangi Kopiteko Shop

Moh. Fajar Firmansyah¹, Nuruni Ika Kusuma W^{2*}

National Development University Veteran, East Java

Corresponding Author: Nuruni Ika Kusuma W ikanuruni.mnj@upnjatim.ac.id

ARTICLE INFO

Keywords: Consumer Satisfaction, Quality of Service, Consumer Loyalty

Received : 07, August

Revised : 13, September

Accepted: 18, October

©2023 Firmansyah, W: This is an open-access article distributed under the terms of the [Creative Commons Atribusi 4.0 Internasional](https://creativecommons.org/licenses/by/4.0/).



ABSTRACT

The purpose of this research is to obtain some information and analyze the influence of service quality on consumer loyalty with consumer satisfaction as a moderation variable in Banyuwangi coffee shops. The population in this study is all consumers who make purchases at least twice at the Teapot Coffee Shop. The sample in this study required 91 respondents. The sample criteria needed are consumers who have made a purchase at least twice and are 17 years old and over. Sampling using purposive sampling technique. Respondent data was collected from questionnaires directly. Data analysis techniques using PLS-based SEM (Structural Equation Modeling) (Partial Least Square) with the help of smart PLS applications. The results of this study show that Service Quality has a positive and significant effect on Consumer Loyalty at Teko Banyuwangi Coffee shop. Meanwhile, Consumer Satisfaction has a positive and insignificant influence on Consumer Loyalty of Teko Banyuwangi Coffee Shop.

INTRODUCTION

Micro industry is one type of industry that contributes a lot to the country's economy. Based on data obtained from the Ministry of Cooperatives and Small and Medium Enterprises as of March 2021, the number of micro industries in Indonesia is 64.2 million which contribute to gross domestic product of 61.07% (Ministry of Finance, 2021). One type of micro industry that contributes to gross domestic product is coffee shops. Therefore, business people must be able to provide quality service and satisfy their consumers. In addition, drinking coffee in coffee shops has become a habit of Indonesian people, not only drinking coffee, but usually coffee shops are also the destination of certain activities, such as meeting with clients, as a place for socialization, or as a place of learning for students and students.

Banyuwangi is one of the cities in East Java Province that has people with various social, economic, work and educational backgrounds. Activities that are so dense make people want to rest for a while. Teko Coffee is one of the coffee shops located in Gitik Rogojampi, Banyuwangi which has started its business from 2018 until now. Based on the data obtained that the number of visitors to the Teko Coffee Shop is quite a lot when compared to other shops in the Rogojampi area of Banyuwangi.

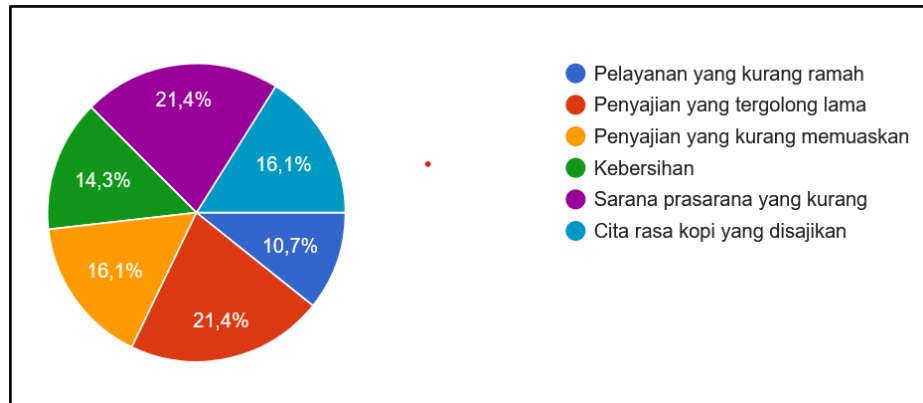


Source: Kedai Kopi Teko

Figure 1. Data on the Number of Visitors to the Teapot Coffee Shop April 2022-September 2022 (in the number of people)

The Teapot Coffee Shop experienced an upward trend from October 2021 to November 2021 the number of visitors to Teapot Coffee from 1,521 to 1,543, from November 2021 to January 2022 decreased to 1,498 visitors, in January 2022 to May 2022 it steadily increased visitors to 1,714 visitors. However, in the last 4 months of June 2022 to September 2022, the number of visitors to the Teapot Coffee Shop often experienced a continuous decrease in visitors. The problem experienced by the Teapot Coffee Shop is indicated by the problem of consumers not visiting the Teapot Coffee Shop again, meaning that loyalty from consumers is less or tends to decrease. Consumer loyalty is evidence of one's loyalty to a product, both certain goods and services. Consumer loyalty is the willingness to continue to subscribe in the long term, by using their goods and services continuously and voluntarily recommending to others (Sofiaty et al., 2018). Therefore, service quality is one of the important factors that affect

consumer loyalty. Service quality is how far the difference between reality and consumer expectations of the service obtained.



Source: Data processed from Teapot Coffee Shop

Figure 2. Consumer complaints about the quality of service of teapot coffee shops.

Based on data complaints from 50 consumers above about the quality of service at the Teapot Coffee shop. There are results that infrastructure facilities that still need to be improved a lot with complaints by (21.4%), to long order waiting times that cause consumers to feel bored with complaints by (21.4%), unsatisfactory presentation of consumers who are squeezed by consumers is less in serving (16.1%), inconsistent coffee taste makes consumer loyalty of coffee lovers felt less (16.1%), cleanliness of teapot coffee which is still not optimal due to waste circulation that has not been well managed (14.3%), and regarding employee friendliness in serving that needs to be improved again (10.7%). Service quality must be a concern for Kopi Teko to increase customer satisfaction in order to create consumer loyalty. According to Ibrahim and Thawil (2019), service quality can motivate to commit to certain products and services to improve company performance. To maintain service quality, satisfaction is an important factor in maintaining in accordance with market needs.

According to the results of research conducted by Martin et al., 2020) states that there is an influence of service quality on customer loyalty. As well as the results of research conducted Yuni Inawati et al., 2021) stated that the quality of service has a significant effect on consumer loyalty, and stated that the company should always improve the quality of service to consumers, Powered by Kumalaningrum et al., 2016), The higher the quality of service, the higher the customer loyalty. However, the results of the study are contrary to the research conducted by (Agiesta et al., 2021) which states the quality of service actually negatively affects consumer loyalty, in line with the findings (Octavia, 2019), Service quality does not have an impact on consumer loyalty, where if the quality of service increases it does not affect consumer loyalty. According to Likumahwa, 2020) Service quality has not been shown to significantly affect customer loyalty.

Research Gap	Result	Research
There are differences in the results of research on the Effect of Service Quality on Consumer Loyalty	There is a positive influence	<ol style="list-style-type: none"> 1. Martin dan Hamali (2020) 2. Kumalaningrum, <i>et al</i> (2016) 3. Yuni Inawati <i>et al</i>, (2021)
	There are negative influences	<ol style="list-style-type: none"> 1. Agiesta, <i>et al.</i>, (2021) 2. Octavia (2019) 3. Likuhmahwa (2020)

Table 1. Reasearch Gap between Service Quality Variables to Consumer Loyalty

Therefore, one of the variables that can affect loyalty is the moderator variable which is a variable that can strengthen or weaken the relationship between the independent variable and the dependent variable. Moderator variables are a type of variable that has an influence on the direction or nature of the relationship between variables. The direction of that relationship can be positive or negative depending on those moderator variables. Therefore, moderator variables are also referred to as contingency variables. As with any research conducted. Kotler and Keller *in* Rofiah & Wahyuni (2017) Stating that the quality of service affects and consumer satisfaction will shape the interest in buying or reusing a product.

The variable moderation of consumer satisfaction is the cognitive situation of buyers related to commensurability (suitability / pleasure) or incommensurability (displeasure) of the results obtained compared to the sacrifices that Tjiptono has made *in* Ibrahim and Thawil (2019). When one's satisfaction is realized in accordance with what is expected, it will be beneficial for a company and consumer loyalty becomes one of the successes of consumer satisfaction from the teapot coffee shop itself. Companies will get many benefits by achieving a high level of satisfaction, which can not only increase consumer loyalty but also can prevent consumer turnover, reduce consumer sensitivity to prices, reduce the cost of marketing failures, reduce operating costs caused by increasing numbers, increase advertising effectiveness, and increase business hassle.

Several studies on the effect of service quality on consumer loyalty moderated by satisfaction variables have been conducted. Likumahwa (2020) states that there is a positive and significant influence between the quality of service on loyalty through satisfaction or the quality of service affects loyalty with satisfaction as a moderating variable. Powered by Carolleta & Elpanso (2022) that customer satisfaction moderates the effect of service quality on BTN Syariah customer loyalty. The purpose of this research is to obtain some information and analyze the influence of service quality on consumer loyalty with consumer satisfaction as a moderation variable in Banyuwangi coffee shops.

THEORETICAL REVIEW

Quality of Service (X)

Service quality is "the expected level of excellence and control over that level of excellence to meet consumer desires". The dimensions used are: a. Direct evidence (*Tangibles*) (X1) has the following indicators: 1) Convenient facility; 2) Neat appearance of employees; 3) Equipment used to serve the presentation to consumers in good condition. b. Reliability (X2). There are 2 indicators used, namely: 1) Dexterous employees; 2) The accuracy of employees performing transaction recording services. c. Empathy (*Emphaty*) (X3) There are 2 indicators used, namely: 1) Meeting consumer needs (X3.1); 2) Perform services equal / do not discriminate consumers (X3.2).

Consumer Loyalty (Y)

According to Hidayat *in* Rahayu & Harsono (2023) Consumer loyalty is a consumer's commitment to a market based on a positive attitude and reflected in consistent repeat purchases. Indicators of consumer loyalty according to Kotler and Keller *in* Mariyatni et al. (2022) are as follows: 1) Repeat purchase, namely loyalty in purchasing products (Y1); 2) Retention, namely resistance to negative influences about the company (Y2); 3) Referrals are referring the total existence of the company (Y3).

Customer Satisfaction (Z)

According to Kotler *in* Novitasari (2021) said that consumer satisfaction is the level of a person's feelings after comparing the product performance he feels with his expectations. Consumer satisfaction indicators, Hawkins and Lonney quoted *in* Tjiptono (2015) consumer satisfaction indicators consist of: 1) Fulfillment of consumer expectations (Z1); 2) Satisfaction with facilities (Z2); 3) Satisfaction with service (Z3).

The Effect of Service Quality on Consumer Loyalty

According to Lupiyoadi & Hamdani (2009) *in* (Safitri & Nurkhin, 2019). Interpreting service quality as an effort to meet consumer needs and desires and the accuracy of its delivery in balancing consumer expectations. Service quality determines the corporate image (company) which in turn can affect the quality that can be perceived by consumers. If the quality of service provided by the company is in accordance with expectations and performance, consumers will be happy because the expectations and performance of the service are good and consumer loyalty will directly arise in the company Tjiptono *in* Putra et al. (2021) Service quality is the level of perfection expected for that perfection to meet consumer desires. Consumers are often disloyal due to poor service or service quality that is declining than expected by consumers. According to the results of research conducted by (Prasetyo, 2017) states that the hypothesis that "quality of service directly affects loyalty" is accepted.

H1: It is suspected that there is a significant positive influence between service quality and consumer loyalty at Kedai Kopiteko Banyuwangi

The Effect of Consumer Satisfaction as a Moderation Variable Between Service Quality and Consumer Loyalty

According to Kotler *in* Novitasari (2021) said that consumer satisfaction is the level of a person's feelings after comparing the performance of the product he feels with his expectations. In the world of services, two types of consumers are known, namely loyal consumers because they are satisfied with the services they receive and consumers who change services because they hope to find better services, according to (Jones & Sasser, 1995; Koskela, 2002) *in* Ismadi (2022). According to Novitasari (2021) in his research, which must always increase Consumer Satisfaction in an effort to create loyal consumers, loyal consumers are those who use or repurchase products/services or the same, only consider the same business and do not seek information about other similar businesses at all. However, before the company reaches the stage of customer satisfaction and loyalty, the company must pay attention to the quality of service. This is because satisfaction is the key to the company to form consumer loyalty, besides that satisfactory service quality can also create consumer loyalty. According to Carolleta & Elpanso (2022) in their research, Consumer Satisfaction is proven to have a moderating effect on service quality on consumer loyalty, in the results of their research it shows that consumer satisfaction mediates the influence of service quality on consumer loyalty. This means that the better the quality of service of a service, the higher the consumer loyalty through moderation of customer satisfaction.

H2: It is suspected that customer satisfaction can moderate between service quality and consumer loyalty at the Kopiteko Banyuwangi shop.

Based on a review of the theoretical basis and previous research, a framework for this research can be compiled which is presented in the following.

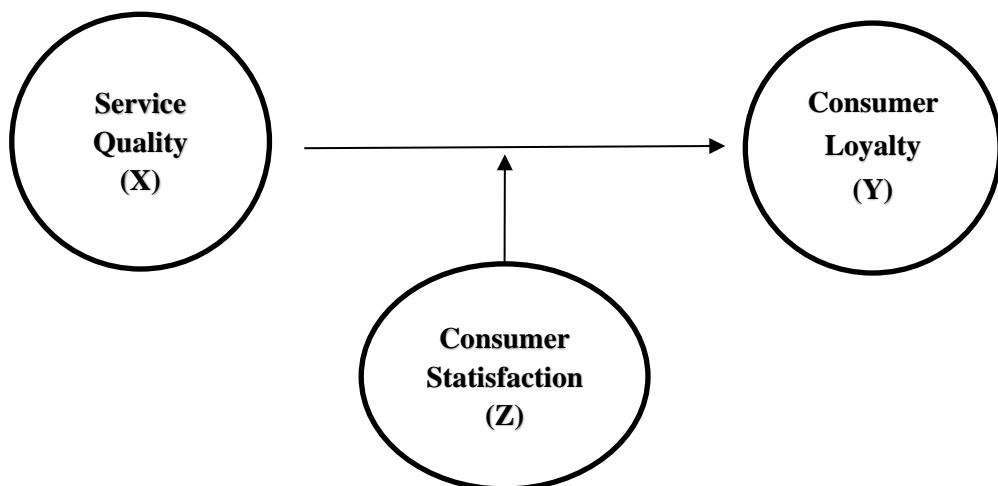


Figure 3. Conceptual Framework

METHODOLOGY

The purpose of this research is to obtain some information and analyze the influence of service quality on consumer loyalty with consumer satisfaction as a moderation variable in Banyuwangi coffee shops. The population in this study

is all consumers who make purchases at least twice at the Teapot Coffee Shop. Sample determination in this study used *purposive sampling* techniques. The sample criteria needed are consumers who have made a purchase at least twice and are 17 years old and over. Sampling using purposive sampling technique. The total number of indicators in this study is 13 indicators and the sample measurement parameters used are 7. Then the number of samples used is 13 (indicators) \times 7 = 91 respondents. Data collection in this study was carried out using questionnaires obtained directly from research subjects through surveys obtained from research locations or research objects. Data analysis techniques using SEM (*Structural Equation Modeling*) PLS-based (*Partial Least Square*) with the help of smart PLS application.

RESULT

Validity Test

The convergent validity test is completed through analysis of the *Loading Factor* value of each indicator against its construct with a minimum limit of 0.70. Based on Figure 4, all values $>$ 0.70, so it can be concluded that the measurements have met the convergent validity criteria.

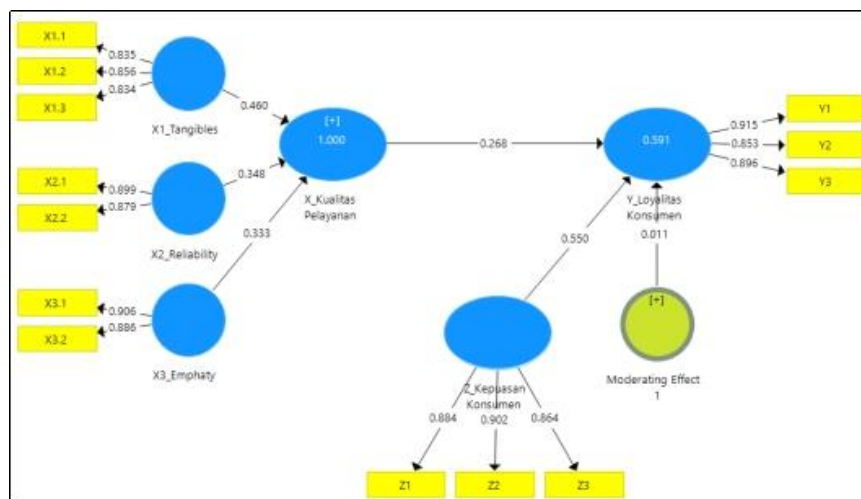


Figure 4. Hasil Pengujian Model PLS

An indicator is considered valid as an appropriate measuring instrument if the *Outer Loading value* $>$ 0.70. To find out the results of convergent validity between indicators and variables obtained from the results of *Outer Loading*. Based on Table 2 & 3, there is an original sample value of $<$ 0.70, but has $>$ 0.50 so that it can be concluded that the measurements have met the criteria of convergent validity (Chin *in* (Trenngonowati, 2018).

In the Service Quality variable, it can be seen that the Outer Loading value obtained from the Original Sample is the largest belonging to the first dimension X1, namely the Tangibles dimension of 0.460. This can happen because tangibles services can increase the impression of consumers who come to visit.

Table 2. Outer Loading between Indicators and Dimensions	Original Sample (O)	Average Sample (M)	Standard Deviation (STDEV)	T Statistik (IO/STDEV)	P Values
X1.1 <- X1_Tangibles	0.835	0.832	0.043	19.257	0.000
X1.2 <- X1_Tangibles	0.856	0.855	0.031	27.608	0.000
X1.3 <- X1_Tangibles	0.834	0.833	0.029	28.597	0.000
X2.1 <- X2_Reliability	0.899	0.899	0.021	42.119	0.000
X2.2 <- X2_Reliability	0.879	0.875	0.036	24.690	0.000
X3.1 <- X3_Emphaty	0.906	0.906	0.020	45.642	0.000
X3.2 <- X3_Emphaty	0.886	0.886	0.027	32.669	0.000

Source: *Output SmartPLS 3.0, 2023*

Table 3. *Outer Loading between Indicators with Variables*

	Original Sample (O)	Sample Average (M)	Standard Deviation (STDEV)	T Statistik (IO/STDEV)	P Values
X1.1 <- X_Kualitas Pelayanan	0.677	0.671	0.083	8.159	0.000
X1.2 <- X_Kualitas Pelayanan	0.725	0.721	0.065	11.149	0.000
X1.3 <- X_Kualitas Pelayanan	0.814	0.809	0.051	15.876	0.000
X2.1 <- X_Kualitas Pelayanan	0.829	0.827	0.038	21.575	0.000
X2.2 <- X_Kualitas Pelayanan	0.761	0.756	0.061	12.499	0.000
X3.1 <- X_Kualitas Pelayanan	0.794	0.796	0.039	20.386	0.000
X3.2 <- X_Kualitas Pelayanan	0.727	0.727	0.057	12.812	0.000
X_Kualitas Pelayanan * Z_Kepuasan Konsumen <- Moderating Effect 1	1.211	1.207	0.095	12.706	0.000
Y1 <- Y_Loyalitas Konsumen	0.915	0.915	0.019	48.924	0.000
Y2 <- Y_Loyalitas Konsumen	0.853	0.852	0.040	21.215	0.000
Y3 <- Y_Loyalitas Konsumen	0.896	0.897	0.019	46.144	0.000
Z1 <- Z_Kepuasan Konsumen	0.884	0.882	0.030	29.855	0.000

Z2 <- Z_Kepuasan Konsumen	0.902	0.903	0.023	39.061	0.000
Z3 <- Z_Kepuasan Konsumen	0.864	0.863	0.030	28.513	0.000

(Source: Output SmartPLS 3.0, 2023)

To find out the results of convergent validity between indicators and dimensions obtained from the results of Outer Loading. Based on Table 1, the Original Sample value of all constructs has been more than 0.70 so that it can be concluded that the measurements have met the convergent validity criteria and are declared valid.

Reliability Test

A questionnaire can be said to be reliable if the limit of *Construct Reliability and Validity: Cronbach's Alpha and Composite Reliability* > 0.70. Reliability tests are conducted to measure the consistency of respondents' answers. Table 4 shows all values of *Construct Reliability and Validity: Cronbach's Alpha* and *Composite Reliability* have coefficients above 0.70, so respondents' answers are declared consistent and the research questionnaire is declared reliable.

Tabel 4. Composite Reliability

	Cronbach's Alpha	Reliabilitas Komposit
Moderating Effect 1	1,000	1,000
X1_Tangibles	0,795	0,879
X2_Reliability	0,736	0,883
X3_Emphaty	0,756	0,891
X_Kualitas Pelayanan	0,879	0,906
Y_Loyalitas Konsumen	0,866	0,918
Z_Kepuasan Konsumen	0,859	0,914

Source : Data processed, 2023

Model Accuracy Test

Table 5. R-Square

	R²	Q²	SRMR
X_Kualitas Pelayanan	1,000	0,557	0,114
Y_Loyalitas Konsumen	0,591	0,445	

Source : Data processed, 2023

a) R Square

Model accuracy testing or *model fit* is carried out through several tests. The first test is the R-square, where according to Ghazali & Latan, a value of 0.750 can be known that the model is strong, the value of 0.500 is known to be quite moderate model, and if the value of 0.250 the model is weak. In Table 4.10 it can be known that the R2 value of variable Y is 0.591, so it can be said that the model is medium. It can also be known that 59.1% of Consumer

Loyalty is influenced by Service Quality variables, while the remaining 40.9% is influenced by other variables.

b) Q Square

Prediction Relevance (Q^2) or Stone-Geisser's test is performed to validate the model's predictive ability. Table 4.10 shows Q^2 values > 0 . So that the predictive ability of the independent variable model X is appropriate and can predict the dependent variable Y.

1. Fit Model

The results of the Standardized Root Mean Square (SRMR) show a value of 0.114 which is > 0.100 , so it is said that the model applied almost obtained a match between the correlations, and the model used was good and appropriate.

Hypothesis Testing

Table 6. Path Coefficients (Mean, STDEV, T-Values, P-Values)

	Path Coefficient	Sample Average (M)	Standard Deviation (STDEV)	T Statistik (IO/STDEV)	P Values
Moderating Effect 1 -> Y_Loyalitas Konsumen	0,011	0,007	0,053	0,200	0,842
X_Kualitas Pelayanan -> Y_Loyalitas Konsumen	0,268	0,264	0,098	2,728	0,007

Source : Data processed, 2023

From the table above it can be concluded that the hypothesis states :

1. T Test

The significant influence of a variable is obtained when the t-statistic value $>$ the t-table value (critical value) at $\alpha = 0.05$. It can be seen that the t-table is generally 1.96. From Table 6, it can be seen that the t-statistic value of variables X and Z on variable Y is more than 1.96, meaning that there is a significant influence directly between independent variables X and Z on the dependent variable Y. Meanwhile, the moderation effect of variable Z has a t-statistic value of less than 1.96, meaning that variable Z cannot moderate the influence between variable X and variable Y.

1. P-values

P-values testing is done by comparing the value of the p-values coefficient with t-table ($\alpha = 0.05$), where alpha is the maximum error rate allowed in a study. The p-values of variables X and Z on variable Y are less than ($<$) 0.05, meaning that there is a significant influence directly between independent variables X and Z on the dependent variable Y. Meanwhile, the moderation

effect of variable Z has a *p-value* of more than ($>$) 0.05, meaning that variable Z cannot moderate the influence between variable X on variables.

1. Original Sample

Original samples are conducted for hypothesis testing. In the output results, the value of the X- \rightarrow Y hypothesis path coefficient was 0.268 and the Z- \rightarrow Y hypothesis was 0.550, while the moderation effect of the Z variable was 0.011. It can be seen that all hypotheses have positive original sample values, so that both variables X have a positive effect directly on variable Y.

DISCUSSION

The Effect of Service Quality on Consumer Loyalty

Based on the results of research analysis shows that service quality has a significant and positive direct influence on consumer loyalty. with a *path coefficients* of 0.268, and a T-Statistic value of 2.728, it can be said to be Significant (positive).

Inawati et al., (2021) Inawati et al., (2021) *Pengaruh Kualitas Pelayanan Terhadap Loyalitas Nasabah BTN Syariah Yang Dimoderasi Oleh Variabel Kepuasan*” juga menunjukkan bahwa statistik kualitas pelayanan berpengaruh signifikan terhadap loyalitas nasabah. dapat diartikan bahwa tingginya tingkat kualitas pelayanan dapat meningkatkan loyalitas konsumen.

The results of this research are in line with the theory put forward by Tjiptono in Putra et al., (2021), If the quality of service provided by the company is in accordance with expectations and performance, consumers will be happy because the expectations and performance of the service are good and consumer loyalty will directly arise in the company. Service quality is the level of perfection expected for that perfection to meet consumer desires. Consumers are often disloyal due to poor service or service quality that is declining than expected by consumers.

The Effect of Consumer Satisfaction Moderates the Effect of Service Quality on Consumer Loyalty

Based on the results of research analysis shows that consumer satisfaction cannot moderate the influence between service quality and consumer loyalty. with *path coefficients* of 0.011, and T-Statistic value of 0.200, it can be said to be insignificant (positive).

The results of this study are contrary to the results of research conducted by Likumahwa (2020) entitled "*Analysis of the Effect of Service Quality on Loyalty with Satisfaction as a Moderation Variable (IndiHome PT. Telekomunikasi Tbk Witel Maluku)*" which states that there is a positive and significant relationship between service quality and customer loyalty through customer satisfaction as moderator.

The results of this study are also contrary to what was stated by Novitasari (2021) in his research, which must always increase Consumer Satisfaction in an effort to create loyal consumers, loyal consumers are those who use or

repurchase products/services or the same, only consider the same business and do not seek information about other similar businesses at all. However, before the company reaches the stage of customer satisfaction and loyalty, the company must pay attention to the quality of service. This is because satisfaction is the key to the company to form consumer loyalty, besides that satisfactory service quality can also create consumer loyalty Harto et al., (2016)

CONCLUSIONS AND RECOMMENDATIONS

Based on the test results using PLS analysis to examine the effect of Service Quality on Consumer Loyalty with Consumer Satisfaction as a Moderation Variable at the Banyuwangi Kopiteko Shop and some discussion of the results presented, conclusions can be drawn 1) Service Quality can increase Consumer Loyalty of Banyuwangi Kopiteko Shop, This shows that Banyuwangi Kopiteko Shop is able to provide services that include adequate facilities, reliability and have clear service standards for a positive impression in order to maintain consumer loyalty as Banyuwangi Kopiteko Shop Consumers. 2) Consumer Satisfaction cannot moderate the relationship of service quality to Consumer Loyalty, Consumer Satisfaction Variables are known to function more dominantly as independent variables (*predictors*) that directly affect Consumer loyalty. This means that consumers of Teko Banyuwangi Coffee Shop already have high customer satisfaction, so that the existence of good service quality has been able to increase consumer loyalty.

Based on the conclusions above, there are recommendations that can be considered or useful in making decisions to maintain service quality and provide direction and training to employees on reliability and have clear service standards to strengthen consumer loyalty. In addition, it is expected that the company or store considers the use of consumer satisfaction into a marketing strategy because the more consumer expectations are met, the more satisfied consumers will be with the services provided and also consumers will make repeated purchases.

FURTHER STUDY

In this study, Consumer Satisfaction had no effect on moderating the relationship between service quality and consumer loyalty. The author really hopes that further research will be carried out on consumer loyalty from coffee shops. From these activities, we can find out the variables that can affect store consumer loyalty. Then researchers can then use the addition of other variables that affect consumer loyalty or use other objects in the effect of service quality on consumer loyalty with satisfaction as a moderation variable.

REFERENCES

- Agiesta, W., Sajidin, A., & Perwito. (2021). Pengaruh Kualitas Pelayanan Dan Kepuasan Pelanggan Terhadap Loyalitas Pelanggan Ka Lokal Bandung Raya. *JIMEA, Jurnal Ilmiah MEA (Manajemen, Ekonomi, Dan Akuntansi)*, 5(2).

- Carolleta, K., & Elpanso, E. (2022). Pengaruh Kualitas Pelayanan Terhadap Loyalitas Nasabah BTN Syariah yang Dimoderasi oleh Variabel Kepuasan. *Jurnal Mirai Management*, 7(2), 24–32. <https://doi.org/10.37531/mirai.v7i2.2014>
- Harto, R. K., Triyaningsih, S., & Susanti, R. (2016). Pengaruh Kualitas Pelayanan Dan Suku Bunga Dengan Kepuasan Sebagai Variabel Moderating Terhadap Loyalitas Nasabah (Studi pada Nasabah Koperasi Simpan Pinjam Sumber Makmur di Kebakkramat). In *Jurnal Ekonomi dan Kewirausahaan* (Vol. 16, Issue Juni).
- Ibrahim, Malik & Thawil, Sitti Marijam. 2019. Pengaruh Kualitas Produk dan Kualitas Pelayanan Terhadap Kepuasan Pelanggan. *Jurnal Riset Manajemen dan Bisnis (JRMB) Fakultas Ekonomi UNIAT*, 4(1), 175-182.
- Inawati, Y., Fitria, D., Kesuma, M., Pradani, Y. S., Mustofa, M. T. L., & Al Umar, A. U. A. (2021). Kepuasan Sebagai Pemoderasi Pengaruh Kualitas Layanan Terhadap Loyalitas Pemustaka. *Juremi: Jurnal Riset Ekonomi*, 1(1). <https://doi.org/10.53625/juremi.v1i1.64>
- Ismadi, F. H. (2022). Pengaruh Kepuasan Terhadap Loyalitas Konsumen Dengan Switching Cost Sebagai Variabel Moderasi. *Jurnal Keuangan Dan Bisnis*, 20(2), 72–85.
- Kementerian Koperasi dan UMKM Republik Indonesia. 2021. Data Jumlah UMKM di Indonesia. https://satudata.kemenkopukm.go.id/kumkm_dashboard/ (Diakses tanggal 24 November 2022)
- Kumalaningrum, F., Widajanti, E., & Sutarno. (2016). Analisis Pengaruh Kualitas Pelayanan Terhadap Loyalitas Konsumen Dengan Kepuasan Konsumen Sebagai Variabel Moderasi (Studi pada Konsumen CS Kopi Tubruk Surakarta). *Jurnal Ekonomi Dan Kewirausahaan*, 16(2), 226–233.
- Likumahwa, F. M. (2020). Analisis Pengaruh Kualitas Layanan Terhadap Loyalitas Pelanggan Dengan Kepuasan Pelanggan Sebagai Variabel Moderasi. *2020*, 17(2), 25–32.
- Mariyatni, N. P. S., Setena, M., & Meitri, I. A. S. (2022). Loyalitas Customer Ditinjau dari Word of Mouth, Kualitas Produk dan Pelayanan Pada Da Astiti Dana di Mengwi Badung Ni Putu Sri Mariyatni [1], Made Setena [2], Ida Ayu Sri Meitri [3] (1)(2)(3). *Widya Manajemen*, 4(2), 150–159. <https://doi.org/10.32795/widyamanajemen.v4i2>

- Martin, D., & Hamali, A. Y. (2020). *Pengaruh Kualitas Pelayanan Terhadap Loyalitas Pelanggan Pada Pt Adidaya Digital Printing Bandung*. 3(1). <https://journal.stieamkop.ac.id.index.php/yume>
- Novitasari, A. (2021). Analisis pengaruh kualitas pelayanan terhadap loyalitas pelanggan hotel tanjung surabaya dengan kepuasan pelanggan sebagai variabel moderating. *Soetomo Business Review*, 2, 158–172.
- Octavia, R. (2019). Pengaruh Kualitas Pelayanan Dan Kepuasan Nasabah Terhadap Loyalitas Nasabah Pt. Bank Index Lampung. *Jurnal Manajemen Pemasaran*, 13(1), 35–39. <https://doi.org/10.9744/pemasaran.13.1.35–39>
- Prasetyo, W. B. (n.d.). *Pengaruh Kualitas Pelayanan, Kepercayaan dan Kepuasan Terhadap Loyalitas Pelanggan (Studi pada Swalayan Luwes Purwodadi)*.
- Putra, I. K. A. M., Wimba, I. G. A., & Susanti, P. H. (2021). Pengaruh Kualitas Pelayanan terhadap Loyalitas Pelanggan melalui Kepuasan Pelanggan sebagai Variabel Mediasi pada CV. Jaya Utama Teknik di Kabupaten Badung. *Widya Amrita, Jurnal Manajemen, Kewirausahaan Dan Pariwisata*, 1(4), 1279–1291.
- Rahayu, S., & Harsono, M. (2023). Loyalitas Konsumen: Konseptualisasi Antecedent dan Konsekuensi. *JESYA, Jurnal Ekonomi & Ekonomi Syariah*, 6(2). <https://doi.org/10.36778/jesy.v6i2.1169>
- Rofiah, C., & Wahyuni, D. (2017). Kualitas Pelayanan dan Pengaruhnya Terhadap Loyalitas Pelanggan yang Di Mediasi Oleh Kepuasan di Bank Muamalat Jombang. *EKSIS*, 12(1).
- Safitri, Diah & Nurkhin, Ahmad. 2019. Pengaruh Kualitas Pelayanan Terhadap Loyalitas Muzaki Melalui Kepuasan Muzaki dan Kepercayaan Muzaki. *EEAJ, Economic Education Analysis Journal*, 8(2), 501-515.
- Sofiati, I., Qomariah, N., & Hermawan, H. (2018). Dampak Kualitas Pelayanan Terhadap Loyalitas Konsumen Impact Of Service Quality On Consumer Loyalty. *JSMBI (Jurnal Sains Manajemen Dan Bisnis Indonesia)*, 8(2), 244–259.
- Tjiptono, Fandy. 2015. Strategi Pemasaran Edisi 4. Yogyakarta: Andi.
- Trenggonowati, D. L. (2018). ANALISIS FAKTOR OPTIMALISASI GOLDEN AGE ANAK USIA DINI STUDI KASUS DI KOTA CILEGON. *Journal Industrial Servicess*, 4(1).