Marketing Strategy: The Way to Create Store Loyalty in Indonesia Modern Retail

Ronald Ronald Universitas Pelita Harapan Surabaya

Amelia Amelia* Universitas Pelita Harapan Surabaya



ABSTRACT

Supermarket in Indonesia and other countries is important for people to come and shop for primary and secondary necessities. With high economy growth supermarket business should have a good opportunity to survive the Covid 19 pandemic. Many people still shop in a brickand-mortar store for supermarket in Indonesia, thus it is possible that this type of business will still be growing in the future. As one of the leading local modern supermarkets in Surabaya, Hokky Supermarket defines itself as supermarket that provides premium ingredients and unique products. The sample used in this study includes Hokky Supermarket costumers domiciled in Surabaya, who are man and woman aged between 18-60, have visited and make a purchase at Hokky Supermarket Surabaya for at least 2 times in the last 3 months, have visited and made a purchase at other supermarkets in Surabaya for at least 2 times in the last 3 months, and have asked for help or interacted with Hokky Supermarket Surabaya employees. There are 139 respondents. Based on the data analysis, it can be concluded that all the five hypotheses in this research are supported.

Keywords: Price, Service Quality, Assortment, Store Image, Store Satisfaction, Store Loyalty

1. INTRODUCTION

Retail industry is one of the most developed industries in Indonesia. The participants in the retail industry are also developed from inside and outside the country (Amelia and Ronald, 2017). Supermarket in Indonesia or other country has been a solid foundation for people to come and shop for primary and secondary necessities. With a high economic growth, supermarket business should have a good chance to survive any difficult time. Many people still shop in a brick-and-mortar store for supermarket in Indonesia thus it is still having large growth opportunity. Traditional markets are starting to fall apart in the cities (Jakarta, Surabaya, Jogjakarta) whereas traditional markets are still popular in suburb areas, while their existence in some of the big cities have been reduce significantly.

According to Amadeo (2010) business can have a higher barrier of entry toward a certain customer behavior. This means that some of the business might struggle as it is hard to enter a certain behavior. Although economy growth can be a good thing but not everything that enter Indonesian market will succeed as some will fail. As a supermarket that has most of their product from the international categories Hokky Supermarket has done a great job creating this trend for the people.

Hokky supermarket is a supermarket that first established in Surabaya as one of the local modern supermarkets. As time goes by, Hokky supermarket can show its existence by gaining more attention from their customer. The first store is located in Panglima Sudirman street in the center of Surabaya. Nowadays, Hokky has opened several stores in West Surabaya (Darmo Harapan and Graha Family) in order to expand its business. Their tagline is Hokky People 's Choice for Fresh Fruits & Veggies. It showed that the main business is in fresh fruit and vegetables, but currently they also sell many kinds of local and imported high quality product. As Indonesia retail market grows, retailer with brand such as Hokky Supermarket will faces challenges such as pricing, number of products, and how good their services are. Indonesia's retail landscape is undergoing profound change as modern outlets increasingly replace wet markets and independent small shops. The phenomena will cause local store will have several challenges to overcome.

Since the competition between retail store in Surabaya is very intense, it is very important for Hokky supermarket Surabaya to increase their store loyalty. That is why this research will look at the possible variable that could increase store loyalty for Hokky supermarket Surabaya.

2. LITERATURE REVIEW

2.1 Price

According to Ghosh (1994) there are several elements that build a Store Image. One of the elements that build Store Image is Price. According to Research done by Josse (2006) there are a significant connection between Price and Store Image. The better the value of Price is, the better the Store Image is perceived by the society. On contrary a research done by Balabanis, et al (2006) state that Store image element such as pricing that are perceived by the society will have a variety of effect depending on the society. Thus, the following hypothesis is proposed:

H₁: Price has a positive significant effect on store image

2.2 Service Quality

According to research done by Dhar and Hock (2011) consumer will rely on service quality of retail to determine the quality of unfamiliar brand. According to Wong (2014) when consumers have a good image of the store from their quality of service, they will have a positive Store image. Taylor (1992) on the other hand stated that there is a connection between service quality and store image. While Brady (2002) stated that Service Quality is one of the important factors that will form the perceived store image. Thus, the following hypothesis is proposed: H_2 : Service Quality has a positive significant effect on store image.

2.2 Assortment

According to Bellenger and Goldstrucker (1983) there are a lot of variables that take part in reinforcing a good Store Image. One of the variables is variety of product. Whereas Emma (2010) said "customer's image of facilities, clientele, convenience and products are usually included in creating a store image concept" whereas it is supported by research done by Ghosh (1994). Store Image is created by eight element and one of the elements is Assortment. Thus, the following hypothesis is proposed:

H₃: Assortment has a positive significant effect on store image.

2.4 Store Image

According to Stanley and Sewal (1976) there is a direct effect of store image to satisfaction Consumer who perceive highly positive store image of a particular store is more likely to be satisfied with a store rather than a consumer who perceive a less positive store image. A positive correlation between store image, store satisfaction and ultimately store loyalty has been found in several research. Bloemer and de Ruyter (1998) research found that "the more enhanced the store image and customer satisfaction is the more likely they will increase potential of returning customer "this mean that there is connection of Store Image and returning customer. Thus, the following hypothesis is proposed:

H₄: Store Image has a positive significant effect on store satisfaction

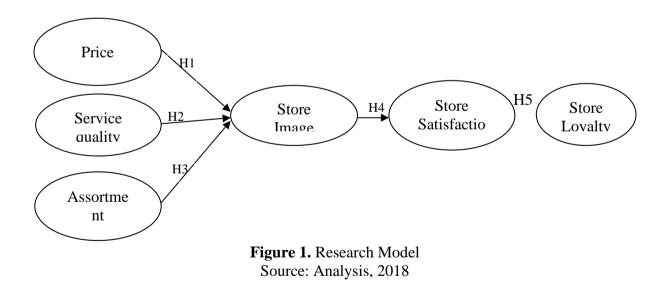
2.5 Store Satisfaction

Satisfaction and images are assumed to be key drivers of store loyalty, although they work through mediating variables (Baker et al., 2002; Helgesen and Nesset, 2007; Gupta and Pirsch, 2008). Fornell (1992) Stated that high customer satisfaction will result in increased loyalty and that customers will be less prone to overtures from competition. There is some evidence to support the contention that Store satisfaction translates into higher-than-normal market share growth. Fornell et al. (1996) also offer some evidence of the linkage between Store satisfaction and loyalty. Anderson and Fornell (1994) point out that loyalty is determined to a large extent by Store Satisfaction. Thus, the following hypothesis is proposed:

 H_5 : Store satisfaction has a positive significant effect on store loyalty

2.6 Store Loyalty

According to Vecchi (2016) Store loyalty is when a buyer prefers and therefore systematically goes to the same store to make purchases. Store loyalty is a tendency for a person to continue overtime (Rod et al, 2009). Something which consumers and customers exhibit towards brands, product, services, stores and activities (Uncles and Laurent, 1997) (Dick and Basu, 1994) point of view toward Store Loyalty is the strength of relationship between an individual's relative attitude and repeat patronage.



3. RESEARCH ISSUE AND METHODOLOGY

3.1 Research Issue

The method used in this research is quantitative research. In this research, the population that are targeted is the customer who visit the Retail store Hokky Supermarket in Surabaya. It is expected that from the visit, the participants that are used in this study belongs to the population category and with a number that is unknown. population used is all customer that have visited Hokky Supermarket Surabaya that are domiciled in Surabaya, with vulnerability ages between 18 and 60 (Kotler and Armstrong, 2009), have made a transaction from the stores at least twice

in the last three months with consideration of visitors at that age already have their own decision making to visit the store and make a transaction without the need of other people opinion so that they can be assumed to be homogenous. This research use 150 respondents to fill the questionnaire.

4. FINDING AND DISCUSSION

4.1 Findings

This study used Multiple Regression in testing between the variables. Statistical analysis tool used to answer the problem formulation of this research is SPSS 22.0. Once the questionnaires were returned, the next step that must be conducted is descriptive statistic-analysis.

In Table 1, it shows that respondents who fill out questionnaires are mostly done by women, this can be seen from 89 respondents (59%) of respondents who are online travel agent site users are women while 61 respondents (41%) are men.

Table 1.Respondents Characteristic by Gender								
					Cumulative			
		Frequency	Percent	Valid Percent	Percent			
Valid	Female	89	59.3	59.3	59.3			
	Male	61	40.7	40.7	100.0			
	Total	150	100.0	100.0				
Source: own calculation								

From the results in Table 2, it can be seen that the characteristics of respondents based on age are dominated by age group 18-35 which is 110 respondents (73.4%), followed by 36-50 age group which is 26 respondents (17.4%), and last age group which is online travel agent users and become respondents ie age group 51-60 which is 14 respondents (9.3%). This shows that the majority of online travel agent users are in the age subgroup of generation X and Y and baby boomers, the last are from the senior age group.

Table 2.	Table 2. Respondents Characteristic by Age								
					Cumulative				
		Frequency	Percent	Valid Percent	Percent				
Valid	18 - 35	110	73.4	73.4	73.4				
	36 - 50	26	17.4	17.4	90.7				
	51 - 60	14	9.3	9.3	100.0				
	Total	150	100.0	100.0					
Source: own calculation									

4.1.1 Mean, Standard Deviation and Validity Test

Table 3	Table 3. Descriptive Statistics & Validity						
	Indicator	Mean	Std. Deviation	Validity			
SL 1	Continue to choose the store	3.833	1.1017	0.813			
SL 2	Become the first choice store	3.773	1.2805	0.825			
SL 3	Recommend the store to others	4.153	0.9605	0.739			
SS 1	Expectations were fulfilled	4.267	0.7297	0.604			
SS 2	Satisfed compare other competitors	4.04	0.9823	0.753			
SS 3	Overall Satisfied	4.233	0.8546	0.721			

SI1	Feel comfortable	4.34	0.7493	0.595
SI2	Recognized for its good location	4.227	0.787	0.533
SI3	Recognized for its good quality	4.413	0.7065	0.533
SI4	Recognized as the best value store	3.873	1.07	0.434
AS1	Provide various needs	4.3	0.7212	0.562
AS2	Provide good product quality	4.253	0.8289	0.753
AS3	Offers various product categories	4.213	0.7992	0.621
AS4	Has many interesting products	4.073	0.7517	0.657
SQ1	Staffs are friendly	4.06	0.7877	0.605
SQ2	Staffs have good products knowledge	4.227	0.787	0.45
SQ3	Staffs are responsive	4.027	0.8022	0.584
SQ4	Staffs are helpful	4.18	0.7515	0.348
PR 1	Affordable price	4.48	0.576	0.493
PR 2	Price in line with service	4.553	0.5621	0.425
PR 3	Price in line with quality	3.873	1.07	0.404
	Valid N (listwise)		150	
Source	own calculation			

The criteria is if the value of the factor loading is higher than 0.160, then the statement is considered valid, however, if the value of the factor loading is less than the 0.160, then the statement is considered invalid or failed. Based on the test of the data validity, it is prove that all indicators used to estimate each variable are valid, since the value of the factor loading for every questions are more than 0.160.

Based on the results from data processing in table 3, it shows that all average score of the mean for overall indicator is above 3.6. This shows that all indicators of variables that tested can be perceived positive by all respondents. In addition, the standard deviation is under 2.0. This shows that the answers given by respondents are homogeneous or relatively the same.

4.1.2 Reliability Test

Reliability test is do by comparing cronbach's alpha value, if the value is higher than 0.6, then the statement is considered reliable.

Variable	Cronbach's Alpha Based on Standardized Items
Price	.651
Service Quality	.706
Assortment	.822
Store Image	.741
Store Satisfaction	.827
Store Loyalty	.892

From the table 4, it is proven that all variables having the Cronbach alpha value higher than 0.60. So, it can be concluded that the statements develop the variables can be said to be consistent/reliable and can be used for further analysis.

4.1.3 Results of Multiple Regression

1. Price, Service Quality, and Assortment to Store Image

				Standardized Coefficients		
		Unstandardized C	Unstandardized Coefficients 0			
Model		В	Std. Error	Beta	Т	Sig.
1	(Constant)	232	.214		-1.080	.282
	AS	.299	.059	.30	3 5.111	.000
	SQ	.406	.064	.37	6.353	.000
	PR	.351	.059	.32	3 5.979	.000
a. Deper	dent Variable:	SI				

The results of multiple regression are as follows:

From table 5, the regression equation can be written as follows:

 $\mathbf{SI} = \mathbf{b1PR} + \mathbf{b}_2\mathbf{SQ} + \mathbf{b}_3\mathbf{AS}$

SI = 0.323PR + 0.375SQ + 0.303AS

Based on table 5, the t test used to determine whether the independent variables of Price, Service Quality, and Assortment partially (independently) have significantt influence on Store Image. If the value of t test is below 0.05, then it can be stated that the variable is significantly influenced by partially. From table 5, it can be seen that Price, Service Quality, and Assortment partially (independently) have significantt influence on Store Image. All the independent variables have positively influence towards store image. Service quality has the greatest regression coefficient compared to other variables that is 0.375. Therefore, Service quality is the most influential variable to store image. In the other side, assortment has the smallest effect on store image, that is 0.303.

2. Store Image to Store Satisfaction

Based on table 6, store image has positively influence towards store satisfaction. With coefficient of 0,818. The t test used to determine whether the independent variables of Store Image partially (independently) have significant influence on Store Satisfaction. If the value of t test is below 0.05, then it can be stated that the variable is significantly influenced by partially. From table 6, it can be seen that Store Image partially (independently) have significant influence on Store Satisfaction.

From table 6, the regression equation can be written as follows:

SS = b4SISS = 0.818SI

Table 6.	Coefisien Regr	ession Model 2		Standardized				
				Coefficients				
Model		В	Std. Error	Beta	t		Sig.	
1	(Constant)	.051	.24			.211		.833
	SI	.980	.05	.818		17.288		.000
a. Dependent Variable: SS								
Source	e: own calcul	ation						

3. Store Satisfaction to Store Loyalty

Based on table 7, store image has positively influence towards store satisfaction. With coefficient of 0.781. The t test used to determine whether the independent variables of Store Satisfaction partially (independently) have significant influence on Store Loyalty. If the value of t test is below 0.05, then it can be stated that the variable is significantly influenced by partially. From table 13, it can be seen that Store Satisfaction partially (independently) have significant influence on Store Loyalty.

From table 7, the regression equation can be written as follows:

SL = b4SSSL = 0.781SS

Table 7	7. Coefisien Regr	ession Model 3		T	•	
				Standardized		
		Unstandardized Coefficients		Coefficients		
Model		В	Std. Error	Beta	t	Sig.
1	(Constant)	545	.298		-1.830	.069
	SS	1.068	.070	.781	15.234	.000
a. Dep	endent Variable: S	SL				
Sourc	ce: own calcul	ation				

4.1.4 F-test

Based on the calculation of SPSS, the significance of F test value in the model 1, model 2 and model 3 are 0.000, this mean H0 is rejected, so it can be concluded each model's independent variables together influencing dependent variable significantly.

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	42.957	3	14.319	148.364	.000 ^t
	Residual	14.091	146	.097		
	Total	57.048	149			
a. Dep	endent Variable: SI	•			•	•
b. Pred	lictors: (Constant),	PR, SQ, AS				
Sourc	e: own calcula	tion				

Table 9.	Result of F-test 2							
Model		Sum of Squares	df	Mean Square	F	Sig.		
1	Regression	54.788	1	54.788	298.880	.000 ^b		
	Residual	27.130	148	.183				
	Total	81.918	149					
a. Deper	ndent Variable: SS							
b. Predic	b. Predictors: (Constant), SI							
Source	e: own calculat	ion						

Table 1	0. Result of F-tes	t 2	T	1	1	T
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	93.448	1	93.448	232.086	.000 ^b
	Residual	59.592	148	.403		
	Total	153.040	149			
a. Dep	endent Variable: S	L	•	•	•	•
b. Pred	lictors: (Constant),	SS				
Sourc	e: own calcula	ation				

4.2 Discussion

The results of this study shows that the variables which Price, Service Quality, and Assortment have positive and significant effects on Store Image. Also, Store Image have positive and significant effect on Store satisfaction. Also, Store satisfaction have positive and significant effect on Store loyalty. So, the conclusion is that from five proposed hypotheses, all hypotheses are supported.

The first hypothesis stating that Price has a positive significant effect on Store Image is supported. The first hypothesis stating that Price has a positive effect on Store Image is supported because the t test value is 0.000, below 0.05. This shows the consistency results of this study with Josse (2006) that states that Price have a significant positive effect on Store Image. The second hypothesis stating that Service Quality has a positive significant effect on Store Image is supported because the t test value is 0.000, below 0.05. This shows the consistency results of this study that Service Quality has a positive significant effect on Store Image is supported because the t test value is 0.000, below 0.05. This shows the consistency results of this study that Service Quality affects Store Image (Dhar and Hock, 2011). The third hypothesis stating that Assortment has a positive effect on Store Image is supported. The third hypothesis stating that Assortment has a positive effect on Store Image is supported because the t test value is 0.000, below 0.05. This shows the consistency results of this study that Assortment has a positive effect on Store Image is supported because the t test value is 0.000, below 0.05. This shows the consistency results of this study that Assortment has a positive effect on Store Image is supported because the t test value is 0.000, below 0.05. This shows the consistency results of this study that Assortment function for the first hypothesis stating that Assortment has a positive effect on Store Image is supported because the t test value is 0.000, below 0.05. This shows the consistency results of this study that Assortment affects Store Image (Ghosh, 1994).

Store Image is formed through 3 variables, with the biggest influence is Service Quality with a regression coefficient of 0.375. This can be explained that Hokky Supermarket in this study has the characteristics of more female respondents (59.3%) and by age it is in the range of 18 - 35 years (73.4%), so with these characteristics, service quality is the most important variable in forming a store image. Respondents will feel comfortable and perceive the store's image as good when the services provided can be fast and good according to their needs, especially for respondents in the 18 - 35 years age range who tend to need practicality and do not want to be complicated to get their needs. The next biggest influence on the store image is Price with a regression coefficient of 0.323. In accordance with the characteristics of the respondents used in this study, where in the age range 18 - 35 years, most of them are students or workers who are just starting a career with relatively limited income, so price becomes the next important thing in forming a good image of a store. The affordable price from Hokky supermarket will make respondents feel comfortable to shop at the store and create a positive image of the shop.

The next significant influence on store image from Hokky supermarket is of course the assortment with a regression coefficient of 0.303. This explains that in order to create a good image of Hokky supermarket, what must be done is to have a good and varied product variation, the assortment variable has the smallest but significant effect compared to other independent variables because Hokky Supermarket does not produce its own goods so that in terms of product quality too. The product relatively the same as other stores. So the thing that needs to be done is to increase the variety of products with products that are not available in other stores.

The fourth hypothesis stating that Store Image has a positive significant effect on Store satisfaction is supported. The fourth hypothesis stating that Store Image has a positive effect on Store satisfaction is supported because the t test value is 0.000, below 0.05. This shows the consistency results of this study that Store Image affects Store satisfaction (Bloemer and de Ruyter, 1998). Store image has a significant effect on store satisfaction with a regression coefficient of 0.818. This explains the good image in terms of comfort, good location and has a good reputation, which will cause respondents from Hokky supermarket to feel their needs are met and make them satisfied. This variable has a big influence, so it is important to be the main concern in creating store satisfaction.

The fifth hypothesis stating that Store satisfaction has a positive significant effect on store loyalty is supported because the t test value is 0.000, below 0.05. This shows the

consistency results of this study that Store satisfaction affects store loyalty (Gupta and Pirsch, 2008). Store satisfaction has a significant effect on store loyalty with a regression coefficient of 0.781. This explains that the more respondents feel fulfilled their needs and are satisfied with products and services from Hokky supermarkets, it will increase respondents' loyalty to the shop so that they will always come back and recommend Hokky supermarket as the first choice.

5. CONCLUSION, LIMITATION, AND RESEARCH EXTENSION

5.1 Conclusion

This model was developed in order to research Store Loyalty for Hokky Supermarket in Surabaya. This research model formed an influence relationship between Price, Service Quality, Assortment, Store Image, and Store Satisfaction to Store Loyalty where the Store Loyalty variable was influenced by the variable Store Satisfaction and Store Satisfaction was influenced by the variable Store Image. From five hypotheses formulated in this research, all hypotheses are supported.

Price had positive significant effect on Store Image. Price significantly influence Store Image, because price is important variable when people purchase daily goods in supermarket. Price has 3 indicators, with the most important indicator being PR1, which is an affordable price. This explains that affordable prices are very important for Hokky supermarket consumers, so what they need to do is to always check the prices of the products offered, but the good thing is that the respondents strongly agree that the products offered from Hokky supermarkets are already affordable. Another important indicator is PR2, which is price in line with service but has the highest mean value and is very good, so what needs to be done is to maintain the service process that has been provided.

Service Quality had positive significant effect on Store Image, because for supermarket can offer an exceptional service all shopping experience in supermarket that can differ with other. Service quality has 4 indicators, with the most important indicator being SQ1, which is staffs are friendly, based on the existing mean values that have shown good conditions, so what Hokky supermarket can do is routinely provide training on how to serve customers in a friendly manner. The next important indicator is SQ3, which is staffs are responsive, so the strategy that is carried out by Hokky supermarket is to provide back training on the speed of service needed and always provide updated knowledge about the products offered so that employees are always updated about the products offered.

Assortment had positive effect on Store Image. Store Image is attracted in both quality and variety with appealing packaging and innovative products, reinforces the perception that the retailer is providing its customers with a wide array of good product. From the result of the study, it was found that Hokky Supermarket Surabaya offer a lot of variety that met the need and wants of the consumer. This study resulted that when Hokky Supermarket Surabaya improve their assortment it has a significant impact toward the store image. Assortment has 4 indicators with the most important indicator is AS2, namely provide good product quality, based on the mean value of the quality of the product offered is considered very good with a very agreeable level of agreement. What Hokky supermarket can do is maintain cooperation with suppliers by paying attention and having good product quality standards, including regarding product expiration time. The next most important indicator is AS4, which has many interesting products, the interesting thing is that the mean value for this indicator is the lowest compared to other indicators for variable assortments, so what Hokky supermarket can do is always try to improve find partners or suppliers who can provide attractive goods and cannot be found in other stores.

From the result of the study, it was found that Hokky Supermarket Surabaya has a positive image. This study resulted that when Hokky Supermarket Surabaya is perceived as a good store by the people customer will have a tendency of becoming satisfied toward the store and later on becoming loyal toward the store. Also, it was found that Hokky Supermarket Surabaya customer is generally satisfied with the experience they have. This study believes that when Hokky Supermarket Surabaya improve their Store Satisfaction through giving a fair price, exceptional service and providing with a lot of variety product their Store Loyalty will also improve.

5.2 Limitation and Research Extension

This study has limitation which is only examining retail stores in Indonesia. Future study can conduct comparative studies between Indonesia and other countries where there are cultural differences that can be additional research attractiveness. Specifically, we take respondents residing in Surabaya only. Also, this research only uses Hokky Supermarket as research object. Using other stores and companies can produce different results.

REFERENCES

- [1] Amelia, A., & Ronald, R. (2017). Can Customer Misbehavior Be Controlled? Case study on Retail Industry Consumer Behavior in Indonesia, Review of Integrative Business and Economics Research, 6(1), 249-263.
- [2] Balabanis, G., Reynolds, N., & Simintiras, A. (2006). Bases of e-store loyalty: Perceived switching barriers and satisfaction. *Journal Of Business Research*, 59(2), 214-224. doi: 10.1016/j.jbusres.2005.06.001
- [3] Bloemer, Josee, Ko de Ruyter & Martin Wetzels, 1999, Lingking Perceive Service Quality and Service Loyalty: A Multidimensional Perspective, European Journal of Marketing, Vol.33 No.11/12
- [4] Bloemer, J., & Odekerken-Schröder, G. (2019). Store satisfaction and store loyalty explained by customer- and store related factors.
- [5] Cronin J.J.; Taylor, S.A. 1992. Measuring Service Quality: A Reexamination and Extension, Vol.56, Issue 3.
- [6] Fornel, C. (1992), "A national Customer Satisfaction barometer: the Swedish experience". Journal of Marketing, Vol. 56 No. 1, pp. 6-21. 56 No. 3, pp. 55-68.
- [7] Helgesen, Ø., Ivar Håvold, J., & Nesset, E. (2010). Impacts of store and chain images on the "quality–satisfaction–loyalty process" in petrol retailing. *Journal Of Retailing And Consumer Services*, *17*(2), 109-118. doi: 10.1016/j.jretconser.2009.11.001
- [8] Huddleston, P., Whipple, J., Nye Mattick, R., & Jung Lee, S. (2009). Customer satisfaction in food retailing: comparing specialty and conventional grocery stores. *International Journal Of Retail & Distribution Management*, 37(1), 63-80. doi: 10.1108/09590550910927162
- [9] Kotler, P., Amstrong, G., 2007. Marketing An Introduction (8th ed). USA: Prentice Hall.
- [10] Kotler, P., Bowen, J. and Makens, J. (1999), Marketing for Hospitality andTourism, Prentice-Hall Inc.
- [11] Mittal, B. And Lassar, W.M. 1998. "Why do costumers switch? The dynamics of satisfaction versus loyalty". The Journal of Services Marketing, Vol. 12 No.3, pp. 177-94.
- [12] Sirohi, N., McLaughlin, E., & Wittink, D. (1998). A model of consumer perceptions and store loyalty intentions for a supermarket retailer. *Journal Of Retailing*, 74(2), 223-245. doi: 10.1016/s0022-4359(99)80094-3\

- [13] Rod, M., Ashill, N.J., Shao, J., Carruthers, J. 2009. An Examination of The Relationship Between Service Quality dimensions, Overall Internet Banking Service Qaulity and Customer Satisfaction. Marketing Intelejence and Planning. 27(1), pp:103-126. Rusdin. 2007. Teori, Masalah, dan Kebijakan
- [14] Wong, R. (2014). Examine the Effects of Customer Satisfaction on Customer Loyalty: An Empirical Study in the Healthcare Insurance Industry in Hong Kong. *British Journal Of Economics, Management & Trade*, 4(3), 372-399. doi: 10.9734/bjemt/2014/6318.