

## **Determinants of Customer Satisfaction and Its Implications on Loyalty at Government-owned Commercial Banks in West Sumatera**

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— *Review of* —  
**Integrative  
Business &  
Economics**  
— *Research* —

### **ABSTRACT**

The purpose of this study is to know the effect of electronic banking, brand image and Customer Relationship Management variables individually or collectively on customer satisfaction and to know the effect of electronic banking, brand image, Customer Relationship Management and customer satisfaction variables individually or collectively on customer loyalty. The method of sampling using stratified random sampling was used. The method of data analysis used was descriptive and verification analysis with the population of 4 government-owned banks in West Sumatera and the sample of 200 respondents. The method data analysis used in this study was Structural Equation Modeling (SEM) with Amos 21 program. The study has the following findings: collectively electronic banking, brand image and customer relationship management (CRM) have positive and significant effect on the customer satisfaction in government-owned commercial banks in West Sumatera with  $R^2$  value at 66.2% and collectively electronic banking, brand image, Customer Relationship Management and customer satisfaction variables have positive and significant effect on customer loyalty in government-owned commercial banks in West Sumatera with  $R^2$  value at 77.1%.

**Keywords:** electronic banking, brand image, Customer Relationship Management, customer satisfaction and customer loyalty

## **1. BACKGROUND**

After the passing of deregulation law in the banking sector, the Indonesian banking system has become more open to competition and market mechanism. As a result, there is increasingly fierce competition since both the government-owned banks and foreign banks in Indonesia are competing to create new products and improve their existing products. In countries with more developed economy the trend is beginning to shift, as the fee-based income from products and services increases. Banks in Indonesia have also adopted this by launching increasingly advanced banking products and improved service excellence. Various efforts have been made including launching innovative new products and promising a variety of services in their excellent service to the customers, because those who can win will be determined by the market and they will be the market leader. Only very strong banks can win

the competition or at least thrive with the support of quality human resources, technological systems and adequate capital to face the market driven

Based on the identification and the above questions, the objectives in this study are: (1) to study the effect of electronic banking on customer satisfaction in government-owned commercial banks in West Sumatera. (2) to study the effect of brand image on customer satisfaction in government-owned commercial banks in West Sumatera. (3) to study the effect of Customer Relationship Management on customer satisfaction in government-owned commercial banks in West Sumatera. (4) to study the effect of electronic banking, brand image and Customer Relationship Management on customer satisfaction in government-owned commercial banks in West Sumatra. (5) to study the effect of electronic banking on customer loyalty in government-owned commercial banks in West Sumatera (6) to study the effect of brand image on customer loyalty in government-owned commercial banks in West Sumatera. (7) to study the effect of Customer Relationship Management on customer loyalty in government-owned commercial banks in West Sumatera. (8) to study the effect of customer satisfaction on customer loyalty in government-owned commercial banks in West Sumatera. (9) to study the effect of electronic banking, brand image, Customer Relationship Management and customer satisfaction on customer loyalty in government-owned commercial banks in West Sumatra?

## 2. LITERATURE REVIEW

In general, research on customer loyalty that has been done before is emphasized on factors that influence customer satisfaction. The phenomenon of decreasing customer loyalty needs to be understood because it is a key factor that influences the performance of service companies, namely a decrease in market share and company revenue. For companies, customer loyalty can be explained in three ways (Oliver, 2005). First is loyalty shown through the behavior of customers who make repeat purchases of company goods or services. Second, loyalty is shown through customer attitudes toward the company, which includes preferences and commitment to the brand and recommends to other. Third, is a combination of customer behavior and attitude towards the company. So, in addition to being active in repurchasing, customers also provide a positive assessment of the brand and are able to become a company partner in sharing the positive value of the company's brand to others.

For companies, customer loyalty needs to be improved because of two things. First, loyal customers will increase revenue and create efficiency in the operation of the company (Reicheld, 2001). This understanding shows that loyal customers will continue to make purchases even if the company has a higher price or tariff offer and on high profit margins. Thus loyalty can provide high profits for the company. Second, loyal customers will reduce expenses to attract new customers. Promotional costs needed to attract new customers are up to five times higher than retaining existing customers (Godes & Mayzlin, 2004). Based on these facts, loyalty becomes an important effort carried out by a company in order to achieve optimal economic benefits.

In general, research on customer loyalty that has been done before, emphasized efforts to analyze the factors that affect customer satisfaction (Bolton and Bramlett, 2000), (Fornell and Wernerfelt, 2002). These studies state that the higher the level of customer satisfaction with the company, the higher the level of loyalty. However, several studies also reveal that customer satisfaction does not always have a relationship with customer loyalty (Fornell and Wernerfelt, 2002). In other words, a high level of satisfaction does not always guarantee

customers to remain loyal. It is proven that 65 - 85 percent of customers will move, even though they have a high level of satisfaction, even very high (highly satisfied) (Reicheld, 2001). Other facts also reveal that dissatisfaction also does not always make customers become disloyal. Despite experiencing dissatisfaction, customers continue to use services from companies that are the source of their dissatisfaction (Hennig-Thurau & Alexander, 2002). Based on these facts, three other opinions emerged that explained the tendency of the reasons for these things to happen.

First opinion, states that the satisfaction factor alone is not enough to examine aspects of customer loyalty (Dabholkar and Walls, 2005). Therefore, other studies try to include other variables that become antecedents of customer loyalty. For example, (Zeithmal & Bitner, 2003) which examines the effect of perceived service quality on customer satisfaction and loyalty, increasing perceptions of service quality will cause these customers to be loyal. Second opinion, states that the effect of satisfaction on customer loyalty varies systematically, depending on customer characteristics (Mittal & Sheth, 2001). Customers have different characteristics, and that causes the influence of satisfaction on customer loyalty. Or in other words it can be stated that by basing on customer characteristics. In this relationship, customer satisfaction has a positive influence on customer loyalty (Mittal & Sheth, 2001). In connection with this (Bansal, Taylor and James, 2005) suggests a concept of tethering factors, namely factors in customer characteristics that cause customers to have no desire to move. In other words, the mooring factor is a factor that arises from within an individual customer that affects the level of loyalty to a product or service provided by a company. Third opinion, as stated by (Hunt, 2001) examines how the perceived quality of service is delivered to customers by the company concerned. That is, the better the quality of the relationship between the company and the customer, the higher the level of customer satisfaction and loyalty. Thus, the quality of a good relational relationship also affects customer satisfaction and loyalty.

Research on factors that support customer loyalty is one of the actions to respond to the fact that the banking industry is increasingly competitive. In this competition situation, the industry is required to maintain the existing customers because competition for acquiring new consumers requires more money than maintaining loyal customers (Reicheld, 2001).

### **3. METHODS OF STUDY**

The method used was quantitative analysis with descriptive and verification analysis, data and research information directly in the location of the study. The purpose of descriptive study is to obtain a description of the variables being studied. The design of this study is to state there is relationship between independent variables and dependent variable, i.e., electronic banking, brand image and customer relation management towards customer satisfaction and its implication on customer loyalty in government-owned banks in West Sumatera based on cause and effect relationship. The analysis unit of this study is 4 government-owned commercial banks in West Sumatera (Bank Mandiri, Bank BNI, Bank BRI and Bank BTN), excluding region-owned banks (BPD). The observation unit of this study is 2,485,131 bank customers who have repeatedly used the services of commercial bank and the samples consisting of 200 customers. In the meantime, the verification study is to test the hypothesis through the field data collection. This study will test whether electronic banking, brand image and Customer Relationship Management has effect on satisfaction and the implication on customer loyalty. The duration of the study is of a horizon type which is cross-sectional, which means that the information from part of the population (a sample of respondents) is directly and empirically collected at the location, with the purpose to know

the opinion from the respondents about the object being studied, as stated by Sekaran (2006) and Malhotra (2010). The periode of the study is from November 2016 to March 2017. This study used proportionate random sampling. The sample was taken proportionally, that is from the smallest groups.

**Table. 1 The testing of Composite Reliability (construct) and Variance Extracted ReReliability**

No	Variable	Cut-off Value	Composite (construct)	Cut-off Value	Variance Extracted	Remark
1.	<i>Electronic Banking</i>	0.7	0.932	0.5	0.814	<i>Reliable</i>
2.	Brand Image	0.7	0.963	0.5	0.830	<i>Reliable</i>
3.	Customer Relationship Management	0.7	0.944	0.5	0.793	<i>Reliable</i>
4.	Customer Satisfaction	0.7	0.942	0.5	0.826	<i>Reliable</i>
5.	Customer Loyalty	0.7	0.960	0.5	0.884	<i>Reliable</i>

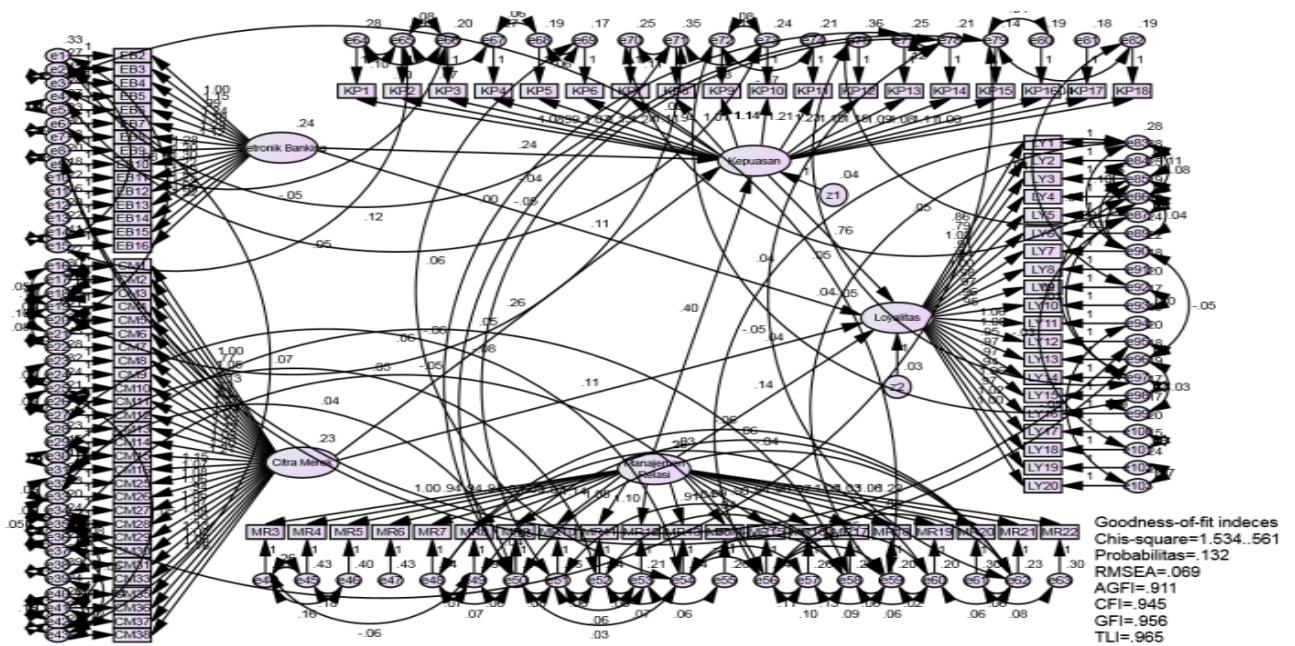
Source: Appendix on Result of Data Processing, from 2017

From the test results of both reliability approaches in the table above, it can be seen that the value of composite (construct) reliability of all study constructs consisting of electronic banking = 0.932, brand image = 0.963, Customer Relationship Management = 0.944, customer satisfaction = 0.942 and customer loyalty = 0.960 are above the cut-off value of 0.70. Hence, the results of composite (construct) reliability of the all items in the study constructs are reliable. The following is the testing and discussion of each hypothesis which will start with the direct effect of a particular exogenous construct on a particular endogenous construct. The structural equations of the effect of these variables are as follows:

#### 4. RESULTS OF THE STUDY

Considering the recommendation of the modification index as shown by the Amos program, the full modification of the model can be seen in Figure 1:

**Figure 1. Full model modification of Structural Equation Modeling (SEM)**



Source: Appendix on Result of Data Processing, from 2017

Based on the model modification and with regard to the opinion of (Ghozali, 2008), the result of full model modification through the approach of correlation between existing errors, either the correlation between errors in the relevant constructs or the correlation between errors in certain exogenous constructs and other exogenous variables as well as the correlation with endogenous constructs, as shown in Figure 1. above eventually can improve the model in the study with the fulfillment of the fit SEM criteria, such as the comparison of the values as presented below:

**Table 2. Evaluation of Criteria Goodness of Fit Index of Full Model Modification**

Criteria	Cut – Off Value	Result of Estimate	Evaluation
Chi-square	small	1.534,561	Fit
Significaned Probalitas	0.05	0.132	Fit
RMSEA	0.08	0.069	Fit
CFI	0.90	0.945	Fit
AGFI	0.90	0.911	Fit
GFI	0.90	0.956	Fit
TLI	0.90	0.965	Fit

Source: Appendix on Result of Data Processing, from 2017

From the comparison of the values shown above, it can be concluded that the modification of the structural model generates an estimated value that has met the value of cut-off fit, and it can be stated that this test has been able to generate a fit model that results in good confirmation of the causal relationship between the constructs.

The testing of hypothesis is carried out by analyzing the results of data processing through regression weights full from Amos 21 program, which explains the direct and indirect effect through intervening variable. The test results are as shown in Table 3:

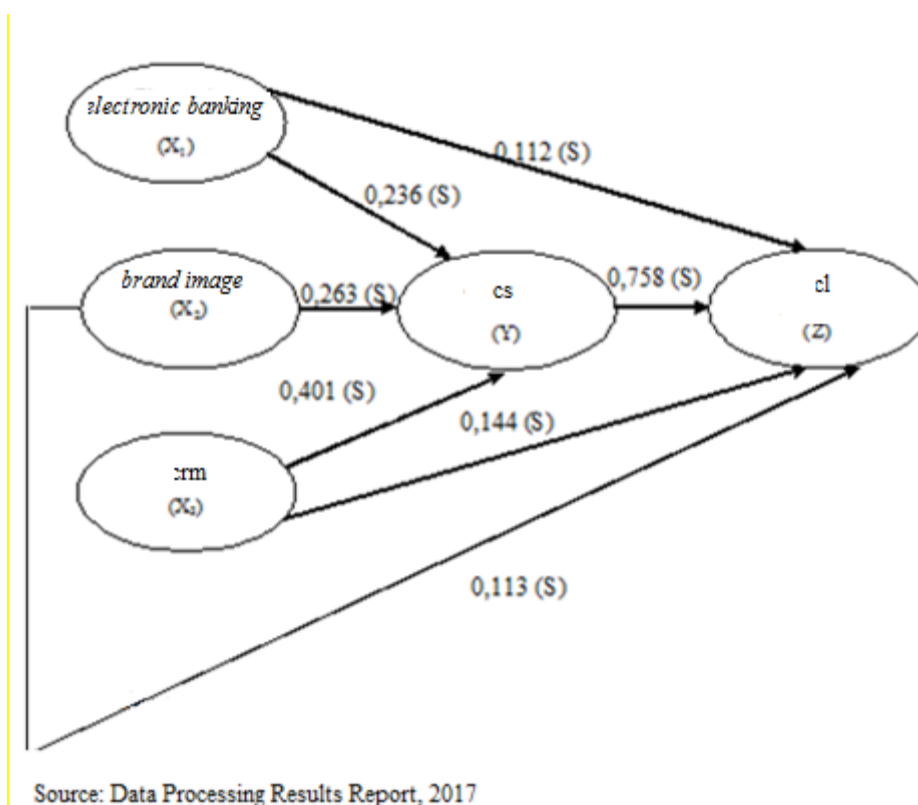
**Table 3. Regression Weights Full of Structural Equation Modeling (SEM)**

Source: Appendix on Result of Data Processing, from 2017

Hypothesis	Relation of variables	Estimate	S.E.	C.R.	P	Remark
1	Effect of Electronic Banking on Customer Satisfaction	.236	.045	5.287	.000	Hypothesis is Accepted
2	Effect of Brand Image on Customer Satisfaction	.263	.047	5.647	.000	Hypothesis is Accepted
3	Effect of Customer Relationship Management on Customer Satisfaction	.401	.063	6.362	.000	Hypothesis is Accepted
4	Effect of Electronic Banking, Brand Image dan Customer Relationship Management on Customer Satisfaction	.662			.000	Hypothesis is Accepted
5	Effect of Electronic Banking on Customer Loyalty	.112	.046	2.446	.014	Hypothesis is Accepted
6	Effect of Brand Image on Customer Loyalty	.113	.047	2.389	.017	Hypothesis is Accepted
7	Effect of Customer Relationship Management on Customer Loyalty	.144	.059	2.437	.015	Hypothesis is Accepted
8	Effect of Customer Satisfaction on Customer Loyalty	.758	.145	5.236	.000	Hypothesis is Accepted
9	Effect of Electronic Banking, Brand Image, Customer Relationship Management and Customer Satisfaction on Customer Loyalty	.771			.000	Hypothesis is Accepted

In order to know the acceptance or rejection of the hypothesis the CR (critical ratio) value is used or t count is used by comparing it with t table at 1.96 which is the value of error of rejection at 0.05. If the value of t count is bigger than t table is at 1.96, the the hypothesis is accepted and if the value of t count is smaller than t table at 1.96, the hypothesis is rejected (Ghozali, 2008). In addition it can also assess the acceptance or rejection of the hypothesis through the value of  $\rho$  (probability) which is generated and compared with the error of data

rejection or alpha 0.05. If the value of  $\rho \leq 0.05$ , the hypothesis is accepted and if the value  $\rho \geq 0.05$ , the hypothesis is rejected, (Ghozali, 2008). The direct and indirect effect of exogenous variables on endogenous variables in figure 2 are shown below:



Based on figure 2 above, it can be stated that customer satisfaction is strong enough to mediate electronic banking, brand image and Customer Relationship Management (Full Mediation).

## 5. CONCLUSIONS, MANAGERIAL IMPLICATIONS AND RECOMMENDATIONS

Based on the results of hypothesis testing, it can be concluded that: (1). There is an effect of **electronic banking** on **customer satisfaction** at the government-owned commercial banks in West Sumatra. The hypothesis can be proved or accepted which means that  $H_a$  is accepted and  $H_0$  is rejected or there is a significant positive effect of electronic banking on customer satisfaction at government-owned commercial banks in West Sumatra, at 0.236. The findings of this study are in accordance with the opinion of Davis (1989) where the factors of Usefulness and Ease of Use are the main reasons that will influence a person to use Electronic Banking technology. (2). There is an effect of **brand image** on **customer satisfaction** at the government-owned commercial banks in West Sumatera. The hypothesis can be proved or accepted which means  $H_a$  is accepted and  $H_0$  is rejected, or there is a significant positive effect of brand image on customer satisfaction at the government-owned commercial banks in West Sumatra, at 0.263. The results of this study are in line with the results of research conducted by (Malik, Ghafoor and Iqbal, 2012), they say that brand image

is a consumer assumption about the brand, by looking at a brand, consumers can give assumptions about whether the brand is good or not. (3). There is an effect of **Customer Relationship Management** on **customer satisfaction** at the government-owned commercial banks in West Sumatera. The hypothesis can be proved or accepted which means  $H_a$  is accepted and  $H_0$  is rejected, or there is a significant positive effect of **Customer Relationship Management** on **customer satisfaction** at the government-owned commercial banks in West Sumatra, at 0.401. The results of this study are in line with the results of research conducted by (Storbacka and Lehitnen, 2001), the focus of Customer Relationship Management itself is to improve the level of customer satisfaction, increase customer loyalty and increase revenue from existing customers, in the face of high levels of competition, globalization and customer turnover and the development of customer acquisition costs. (4). There is an effect of **electronic banking, brand image** and **Customer Relationship Management** simultaneously on **customer satisfaction** at government-owned commercial banks in West Sumatra. This is indicated by the result of Coefficient of Determination  $R^2 = 0.662$ , which means that 66.2% customer satisfaction is contributed by electronic banking, brand image and customer relations management, while remaining 33.8% is effected by other variables which are not examined in this study. The most dominant variable influencing **customer satisfaction** variable is **Customer Relationship Management**. As a result, it can be explained that the three variables tested (electronic banking, brand image and customer relation management) are proved to be important variables in increasing customer satisfaction at the government-owned commercial banks in West Sumatra. The results of this study are in line with the results of research conducted by (Yu-Te Tu, 2012). The study found that the company's trademark image significantly affected customer satisfaction and customer loyalty. Satisfaction has an impact on customer loyalty. Therefore, the company focuses on building relationships with customers. With the conclusion there is a positive and significant influence of Electronic Banking, Brand Image and Customer Relationship Management on Satisfaction. (5). There is an effect of **electronic banking** on **customer loyalty** at government-owned commercial banks in West Sumatra. The hypothesis can be proved or accepted which means  $H_a$  is accepted and  $H_0$  is rejected or there is a significant positive effect of **electronic banking** on **customer loyalty** at government-owned commercial banks in West Sumatra, at 0.112. The results of this study are in line with the results of research conducted Muslim Amin, (2016) Banking efficiency is important through the use of aspects of internet banking and service quality. (6). There is an effect of **brand image** on **customer loyalty** at the government-owned commercial banks in West Sumatera. The hypothesis can be proved or accepted which means  $H_a$  is accepted and  $H_0$  is rejected, or there is a significant positive effect of brand image on customer loyalty at the government-owned commercial banks in West Sumatra, at 0.263. The results of this study are in line with the results of research conducted by Martisiute (2010). Customer satisfaction and loyalty can be achieved by emphasizing the strength of a brand. Consumer satisfaction with the services provided also affects consumer loyalty. (7). There is an effect of **Customer Relationship Management** on **customer loyalty** at the government-owned commercial bank in West Sumatera. The hypothesis can be proved or accepted which means  $H_a$  is accepted and  $H_0$  is rejected, or there is a significant positive effect of customer relationship management on customer loyalty at



the government-owned commercial banks in West Sumatra, at 0.144. The findings of this study are in accordance with the opinion of Donaldson and O'Toole (2001) characteristics that distinguish between different types of exchange is the value of whether the exchange is based on market transactions or relational exchange. (8). There is an effect of **customer satisfaction** on **customer loyalty** at government-owned commercial banks in West Sumatera. The research hypothesis can be proved or accepted which means  $H_a$  is accepted and  $H_0$  is rejected, or there is a significant positive effect of **customer satisfaction** on **customer loyalty** at government-owned commercial banks in West Sumatra, at 0.758. The results of this study are in line with the results of research conducted by Ayesha Anwar (2011), The results also show that the overall revealed that the influence of trademark image, trust and satisfaction influence the brand extension attitude. (9). **Electronic banking, brand image, customer relationship management** and **customer satisfaction** on **customer loyalty** at government-owned commercial banks in West Sumatera. This is indicated by Coefficient of Determination  $R^2 = 0.771$  which means that 77.1% of customer loyalty is effected by electronic banking, brand image, customer relationship management and customer satisfaction and the remaining 22.9% is effected by other variables which are not examined in this study. The most dominant variable which affects **customer loyalty** is **customer satisfaction**. Customer satisfaction serves as an exogenous Full Mediating variable towards the endogenous variable. Hence, it can be explained that the three variables in the test (i.e. electronic banking, brand image, customer relationship management and customer satisfaction) are proved to be important in growing the customer loyalty in the government-owned commercial banks in West Sumatera.

Based on the results of the analysis and discussion, the managerial implications of this study are: (1). **Customer satisfaction** should be improved on the service of customers of government-owned commercial banks in West Sumatra, and customer satisfaction will increase if the management pays special attention to the variable which has the dominant effect, i.e., **Customer Relationship Management**, and pays attention and improves **brand image** and **electronic banking**. (2). Customer loyalty should be improved on the service of customers of government-owned commercial banks in West Sumatra, **customer loyalty** will increase if management pays special attention to the variable which has the dominant effect, i.e., customer satisfaction. The customer loyalty in government-owned commercial banks in West Sumatra is also built by electronic banking, brand image and Customer Relation Management which are synergized with customer satisfaction, without neglecting other dimensions.

Based on the conclusions above, here are some recommendations: (1). In order to create customer satisfaction, the government-owned commercial banks in West Sumatra must synchronize the expectations of customers and the real services provided. Customer satisfaction can be achieved through the synergy of electronic banking, brand image and Customer Relationship Management. Therefore, it takes the effort to improve the quality of the synergy to meet the expectations and reality so that customer satisfaction is created. The government-owned commercial banks in West Sumatra can improve customer satisfaction by focusing their attention on **easy to master, problems can be solved and hospitality** to their customers to encourage the creation of customer satisfaction. (2). Customer loyalty will be realized if the government-owned commercial banks in West Sumatra pay attention to customer satisfaction and are focused on continuous improvement of electronic banking,

brand image and Customer Relationship Management to achieve customer satisfaction. Customer satisfaction as a variable is proved to be able to mediate by strengthening the above three exogenous variables. Hence, electronic banking, brand image, Customer Relation Management and customer satisfaction are important factors for government-owned commercial banks in West Sumatra in growing and strengthening customer loyalty.

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