

05-01-2026

The effect of service quality on consumer satisfaction and loyalty at CV Farras Mobil in Demak Regency

Farras Khoirullah Kholil & Alifah Ratnawati

To cite this article: Kholil, F. K. & Ratnawati, A. (2026). The effect of service quality on consumer satisfaction and loyalty at CV Farras Mobil in Demak Regency. *Priviet Social Sciences Journal*, 6(1), 50–60. <https://doi.org/10.55942/pssj.v6i1.1428>

To link to this article: <https://doi.org/10.55942/pssj.v6i1.1428>



Follow this and additional works at: <https://journal.privietlab.org/index.php/PSSJ>
Priviet Social Sciences Journal is licensed under a Creative Commons Attribution 4.0 International License.

This PSSJ: Original Article is brought to you for free and open access by Privietlab. It has been accepted for inclusion in Priviet Social Sciences Journal by an authorized editor of Privietlab Journals

Full Terms & Conditions of access and use are available at: <https://journal.privietlab.org/index.php/PSSJ/about>



The effect of service quality on consumer satisfaction and loyalty at CV Farras Mobil in Demak Regency

Farras Khoirullah Kholil* & Alifah Ratnawati

Department of Management, Sultan Agung Islamic University, Jl. Kaligawe Raya No.Km.4, Terboyo
Kulon, Kec. Genuk, Kota Semarang, Jawa Tengah 50112, Indonesia
*e-mail: faraskholil038@gmail.com

Received 28 November 2025

Revised 31 December 2025

Accepted 05 January 2026

ABSTRACT

This study aimed to analyze the effect of service quality on consumer satisfaction and loyalty at CV Farras Mobil in Demak Regency. Service quality in this study was measured using five dimensions: tangibles, reliability, responsiveness, assurance, and empathy. This study also examines the role of consumer satisfaction as an intervening variable between service quality and consumer loyalty. This explanatory study employed a quantitative approach. The population consists of all consumers of CV Farras Mobil in Demak Regency, the exact number of which is unknown. Purposive sampling was used, with a total sample of 96 respondents included. Data were collected using a questionnaire and analyzed using multiple linear regression with the assistance of the SPSS version 29. The results show that the tangible variable has no effect on consumer satisfaction, whereas reliability has a positive and significant effect on consumer satisfaction. Responsiveness had no effect on consumer satisfaction, whereas assurance had a positive and significant effect on consumer satisfaction. Empathy also has no effect on consumer satisfaction. Furthermore, tangibles have no effect on consumer loyalty, and reliability also has no significant effect on consumer loyalty. However, responsiveness and assurance had positive and significant effects on consumer loyalty. Empathy had no effect on consumer loyalty, whereas consumer satisfaction had a positive and significant effect on consumer loyalty.

Keywords: Service Quality; Consumer Satisfaction; Consumer Loyalty; CV Farras Mobil; Demak Regency

1. INTRODUCTION

Along with the development of Indonesia's automotive business sector, transportation needs in Indonesia continue to increase, in line with the population growth each year. The continual rise in the number of vehicles has positively impacted car and motorcycle wash businesses. Car/motorcycle washing services help customers who are busy with their daily routines by allowing them to have their vehicles cleaned by a dedicated service provider. "Salem" car wash not only offers car and motorcycle washing services, but also provides car detailing/salon services, targeting young automotive enthusiasts who prefer a clean and well-maintained vehicle (Bakti & Sumaedi, 2013).

Currently, the car wash business is rapidly growing in Indonesia. This growth is closely related to the increasing use of motor vehicles and growing awareness among vehicle owners of the need to maintain their vehicles. Data from Statistics Indonesia (BPS) show that the total vehicle population in Indonesia exceeded 133 million units in 2019. Over the previous two years, the number of vehicles increased by approximately 5 percent. In 2019, the number of vehicles increased to 133,617,012 units, up from 126,508,776 units in 2018 and 118,922,708 units in 2017. In 2019, the increase amounted to 7,108,236 units or 5.3 percent (Hendry, 2024).

In recent years, Demak Regency has experienced a significant increase in the number of vehicles. One example is CV Farras Mobil, located on Jl. Sultan Fatah, Bogorame, Bintoro, Demak District, Demak Regency, Central Java 5951. The business offers various services, including car washing, vehicle sticker modification, and car accessories/variations, as well as entertainment facilities such as futsal courts. However, despite providing diverse and comprehensive services, CV Farras Mobil experienced a gradual decline in the number of visitors in 2025. This decline is presented in Table 1.

Table 1. Number of Visitors to CV Farras Mobil in 2025

Month	Number of Visitors
January	152
February	139
March	128
April	117
May	98
June	84
July	79

Source: Internal data of CV Farras Mobil, 2025 (processed).

Based on Table 1, there is a downward trend in the number of visitors to CV Farras Mobil from January to July 2025. In January, the number of visitors was recorded as 152 and continued to decrease monthly until it reached 79 in July. This decline indicates problems that need to be analyzed and addressed promptly, whether related to service quality, customer satisfaction, or the business's attractiveness compared to similar competitors. This phenomenon is the main reason why it is important to conduct research on the effect of service quality on consumer satisfaction and loyalty at CV Farras Mobil in Demak Regency.

In addition to the decline in visitors, CV Farras Mobil also received several customer complaints that affected their satisfaction levels. These complaints indicate weaknesses in the services provided, ranging from service speed and less-than-optimal washing results to unfriendly attitudes of employees. Several complaints were documented and are summarized in Figure 1.

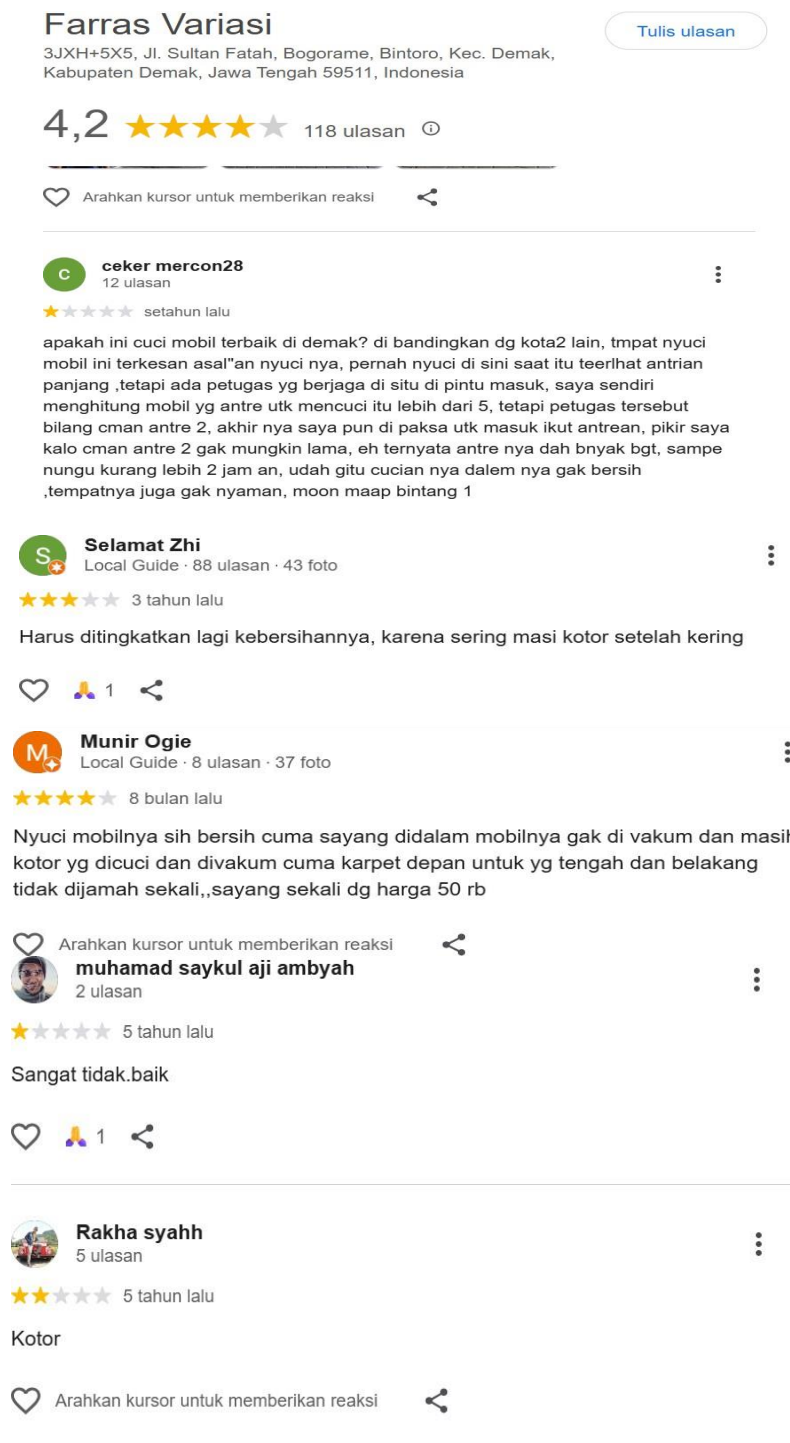


Figure 1. Customer Reviews of CV Farras Mobil

Source: customer reviews of CV Farras Mobil on Google Review, 2025

From the figure, it can be seen that complaints are followed by perceptions that the wash results are suboptimal. These complaints suggest that service quality is the primary aspect that needs to be improved to restore consumer satisfaction and loyalty.

According to [Ladhari and Morales \(2008\)](#), “satisfied customers will have a higher level of loyalty to a product compared to dissatisfied customers,” and “the longer a customer remains loyal, the greater the profit obtained by the company.” Service quality and attention to customers are essential parts of the organizational culture, as reflected in the company’s vision, mission, and values. This enables the

company to deliver superior services, continuously measure customer satisfaction and cultivate customer loyalty. Awareness of the importance of excellent service quality is crucial for creating satisfaction, fostering loyalty, and achieving business objectives to survive competition, particularly in the automotive service industry.

Several studies have shown that customer satisfaction not only influences repeat purchases but also triggers long-term loyalty. Therefore, research focusing on the impact of service quality on customer satisfaction and loyalty is important (Hussen, 2015). For CV Farras Mobil, such research can provide better insights into local market dynamics and customer needs that must be fulfilled.

Service quality can be determined by whether users' expectations and needs are met. Therefore, service quality is one of the key variables that determines the achievement of satisfaction and affects users' loyalty in utilizing services (Han & Leong, 2000). Customer satisfaction is one of the main goals of the service sector, and is particularly important for maintaining long-term relationships with customers. Han & Leong (2000) explain that customer satisfaction is identified by comparing perceptions of service performance with customer expectations.

Every consumer has certain expectations of a product. Service quality is expected to increase consumer satisfaction and maintain consumer loyalty to the products and services used by them. Consumer satisfaction and loyalty can be observed through the habit of making repeated purchases. Companies need to monitor satisfaction and loyalty to fulfill consumer wants and needs and achieve corporate goals (Dewi, 2014).

Based on the background and data described above, this research is conducted under the title: "The effect of service quality on consumer satisfaction and loyalty at CV Farras Mobil in Demak Regency."

2. LITERATURE REVIEW

2.1. Service Quality

Service quality refers to a company's effort to meet consumers' needs and wants through satisfactory service delivery. According to Kotler (2000), service quality comprises five dimensions: tangibles, empathy, responsiveness, assurance, and reliability. In this study, the service quality dimensions are presented as five components: tangibility, empathy, response, reflection, and action.

2.1.1. Tangibles (Physical Evidence)

Tangibles reflect consumers' assessments of a company's physical facilities, equipment, employees, and visual communication. Tangibles influence customers' first impressions and shape their perceptions of service quality. Clean facilities and modern equipment can increase customer satisfaction and loyalty. Tangibles emphasize the visible and directly observable aspects of service that affect customers' perceptions of quality. Tangible indicators include attractive physical facilities, modern equipment, neat employee appearance, and professional-looking communication materials.

2.1.2. Reliability

Reliability refers to a service provider's ability to deliver the promised service accurately, on time, and in a satisfactory manner. This includes consistency in service performance, meeting customer expectations, and avoiding errors or failures. Reliability highlights the ability to provide services that are consistent, precise, and dependable. Reliability indicators include providing services as promised, accurate record-keeping and data storage, delivering services at the promised time, performing services correctly the first time, and delivering services according to the promised schedule.

2.1.3. Responsiveness

Responsiveness refers to employees' speed and willingness to help customers and respond to their requests or complaints. Fast responses and appropriate solutions create positive experiences that increase satisfaction and encourage customer loyalty. Responsiveness measures the willingness and

ability of a service provider to assist customers and provide services quickly and appropriately. Responsiveness indicators include willingness to help customers, provide quick service, respond to customer requests, and inform customers when service will be provided.

2.1.4. Assurance

Assurance is a dimension of service quality that focuses on employees' knowledge, skills, courtesy, and ability to create a sense of security and build customer trust. Assurance indicators include employees' adequate knowledge, courtesy and respect, ability to build customer trust, and customers' feeling safe when conducting transactions.

2.1.5. Empathy

Empathy is the ability of employees to provide individualized attention to customers, including friendliness, politeness, and understanding of customer needs. Empathetic service strengthens the emotional bonds between customers and the company, leading to higher satisfaction. Empathy emphasizes care, concern, and a deep understanding of customers as unique individuals. Empathy indicators include giving personal attention to customers, understanding customers' special needs, having convenient operating hours, providing individualized service, and understanding customers' best interests.

2.1.6. Consumer Satisfaction

Consumer satisfaction is the result of customers' evaluation of their purchasing experience compared with their prior expectations. Satisfaction occurs when service performance meets or exceeds customer expectations and plays an important role in encouraging customers to use the service again. Indicators of consumer satisfaction include alignment between expectations and services received, quality of interaction with employees, comfort and convenience, and intention to reuse the service.

2.1.7. Consumer Loyalty

Consumer loyalty refers to a commitment to consistently repurchase a product or service. Loyalty is formed through positive experiences, satisfaction, and strong emotional relationships with a brand or company. Consumer loyalty indicators include the intention to return, willingness to recommend, brand preference, and tolerance toward price changes.

3. METHOD

3.1. Type of Research

This study used an explanatory research design. According to [Kotler and Keller \(2007\)](#), explanatory research explains causal relationships among research variables through hypothesis testing.

3.2. Population and Sample

A population refers to the entire group consisting of objects or subjects that have specific characteristics determined for the study and from which conclusions can be drawn. The population in this study included all consumers of CV Farras Mobil in Demak Regency, the exact number of which is unknown.

The sampling technique used in this study was non-probability sampling. Non-probability sampling is a sampling technique that does not provide an equal opportunity for every member of the population to be selected. Purposive sampling was used to determine the sample. Purposive sampling selects samples based on certain considerations. The following criteria were applied: (1) Consumers of CV Farras Mobil in Demak Regency, and (2) Consumers of CV Farras Mobil in Demak Regency who have used the car wash service at least two times.

3.3. Type of Data

The type of data used is subject data, which refers to research data in the form of opinions, attitudes, experiences, or characteristics of an individual or a group of individuals who become the subjects of the study. In this study, the data consisted of respondents' answers to the questions provided in the interviews, both orally and in written form.

A data source is the place or origin from which data are obtained. The data sources used in this study were as follows: (1) Primary data. Primary data are obtained directly from the object being studied. The primary data in this study include the respondents' responses, which were collected directly from the respondents; (2) Secondary data. Secondary data were obtained through literature research using documents or records, literature, and journals that support this study. These data provide information related to the field conditions and research context.

3.4. Data Sources

This study used primary and secondary data. Primary data were collected from respondents' answers through research questionnaires. Supplementary data were obtained from the relevant literature and previous journals.

3.5. Data Collection Technique

The data collection method used was a questionnaire. A questionnaire is a data collection method that involves providing a set of written questions or statements to respondents.

The questionnaire provides five (5) answer options, and respondents' scores refer to a Likert scale:

1 = Strongly Disagree (SD)

2 = Disagree (D)

3 = Moderately Agree (MA)

4 = Agree (A)

5 = Strongly Agree (SA)

3.6. Data Analysis Method

This study used descriptive statistics and hypothesis testing. Hypothesis testing was conducted using multiple linear regression analysis because this study had more than one independent variable. Multiple linear regression was used to determine whether the independent variables influenced the dependent variable.

4. RESULT AND DISCUSSION

4.1. The Effect of Tangibles on Consumer Satisfaction at CV Farras Mobil in Demak Regency

Based on the analysis results, the tangible variable has no effect on Consumer Satisfaction at CV Farras Mobil in Demak Regency. This finding indicates that physical aspects, such as facilities, appearance of the premises, equipment, and employee appearance, have not yet been able to provide comfort or a positive impression to consumers. Poorly maintained physical conditions or those that do not meet customer expectations can lead to lower satisfaction (Ferdinand, 2002). In service businesses such as car washing, consumers often judge service quality based on the initial physical appearance of the facility. When this aspect fails to meet expectations, satisfaction perceptions may decline, even if the overall service is considered adequate.

Therefore, CV Farras Mobil's management needs to re-evaluate the condition of the business location, facility completeness, cleanliness, and neatness of the service area. Improvements in these tangible aspects are expected to strengthen professional impressions and increase customer satisfaction in the future.

4.2. The Effect of Reliability on Consumer Satisfaction at CV Farras Mobil in Demak Regency

Reliability had a positive and significant effect on Consumer Satisfaction at CV Farras Mobil in Demak Regency. This result confirms that a company's ability to deliver services as promised on time and consistently is an important factor determining customer satisfaction. Consumers feel satisfied when the service received matches their expectations, particularly regarding the accuracy of the car wash results, completion time, and the dependability of the staff in handling vehicles. This finding is consistent with service quality theory, which positions reliability as a key dimension in shaping trust and consumer satisfaction.

Accordingly, CV Farras Mobil should maintain and improve service consistency by ensuring that standard operating procedures are implemented properly and that car wash results remain optimal. These efforts will strengthen customer loyalty and broaden public trust in the services provided by the company.

4.3. The Effect of Responsiveness on Consumer Satisfaction at CV Farras Mobil in Demak Regency

The test results show that the responsiveness variable has no effect on Consumer Satisfaction at CV Farras Mobil in Demak Regency. This finding suggests that employees' speed and attentiveness in serving customers are still not optimal. Customers may perceive that employee responses to requests, complaints, or questions are not delivered quickly or politely, leading to dissatisfaction. In service businesses, rapid response is a form of attention that reflects commitment to customers. A lack of responsiveness or delayed service can create the perception that the company does not prioritize customer needs.

Therefore, CV Farras Mobil must improve employee responsiveness through service excellence training. Enhancing communication skills, alertness in dealing with customers, and the speed of providing solutions will help improve consumers' perceptions of service quality and increase their overall satisfaction.

4.4. The Effect of Assurance on Consumer Satisfaction at CV Farras Mobil in Demak Regency

Based on the analysis, the assurance variable has a positive and significant effect on Consumer Satisfaction at CV Farras Mobil in Demak Regency. This finding indicates that the assurance provided by the company, such as a sense of safety, trust in employee competence, and courtesy in service, can increase consumer satisfaction. Consumers feel more comfortable when they believe that their vehicles are handled by professionals with high competence and responsibility. In addition, employees' friendly and polite attitudes further strengthen customer trust in the service quality.

Thus, CV Farras Mobil should maintain workforce quality by providing training in workplace safety standards, technical skills, and service ethics. Strengthening trust and assurance regarding vehicle safety will add value to long-term customer relationships.

4.5. The Effect of Empathy on Consumer Satisfaction at CV Farras Mobil in Demak Regency

The statistical test results show that empathy has no effect on Consumer Satisfaction at CV Farras Mobil in Demak Regency. This indicates that personal attention, understanding customer needs, and employee friendliness are still perceived as insufficient by consumers. Customers may feel that they have not received personalized attention or that their needs are not fully understood when using CV Farras Mobil's services. A lack of empathy can cause customers to feel ignored, even if the technical aspects of the service are good.

To improve consumer satisfaction, companies must strengthen empathy through a warmer and more personal approach (Ghozali, 2008). Employees should be trained to be more sensitive to customer feelings, understand customer preferences, and interact in a friendly and polite manner. By improving empathy in service delivery, CV Farras Mobil can create a more pleasant customer experience and significantly increase customer satisfaction.

4.6. The Effect of Tangibles on Consumer Loyalty at CV Farras Mobil in Demak Regency

The test results show that the tangible variable has no effect on Consumer Loyalty at CV Farras Mobil in Demak Regency. This finding illustrates that tangible factors, such as physical facilities, cleanliness, and employee neatness, are not yet sufficient to create an impression that increases customer loyalty. Customers who are dissatisfied with the physical appearance of the place or the comfort of the service area tend to have weaker intentions to return. In automotive services, a professional and attractive physical appearance plays an important role in building an image and long-term trust.

Therefore, CV Farras Mobil should improve and upgrade its physical facilities, such as providing a comfortable waiting area, maintaining cleanliness, and using more modern car-wash equipment. Stronger tangible aspects create a more positive experience and encourage customer loyalty.

4.7. The Effect of Reliability on Consumer Loyalty at CV Farras Mobil in Demak Regency

The Reliability variable has no effect on Consumer Loyalty at CV Farras Mobil in Demak Regency. This result indicates that although service reliability is important for satisfaction, it does not necessarily directly encourage customer loyalty. Customers may feel satisfied with the service but still lack emotional attachment or motivation to repeatedly use the CV Farras Mobil. Loyalty is typically influenced not only by reliability but also by other factors, such as personal relationships, added value, and emotional experiences.

Thus, CV Farras Mobil should complement service reliability with customer relationship management strategies and incentives, such as subscription programs or discounts, to encourage customers to remain loyal.

4.8. The Effect of Responsiveness on Consumer Loyalty at CV Farras Mobil in Demak Regency

The analysis results show that the responsiveness variable has a positive and significant effect on Consumer Loyalty at CV Farras Mobil in Demak Regency. This finding indicates that employees' speed and readiness in responding to customer needs and complaints positively affect loyalty. Customers who feel that they are served quickly and responsively tend to be more satisfied and more willing to return. Responsiveness also creates a sense of being valued and cared for, which forms the basis for a long-term relationship between customers and the company.

Therefore, CV Farras Mobil should continue to improve its employees' ability to provide fast, effective, and friendly service. Regular customer service training will help ensure that every employee understands the importance of responding promptly to consumer needs.

4.9. The Effect of Assurance on Consumer Loyalty at CV Farras Mobil in Demak Regency

Assurance has a positive and significant effect on Consumer Loyalty at CV Farras Mobil in Demak Regency.

This result indicates that assurance delivered through employee expertise, courtesy, and trustworthiness builds customer loyalty. Consumers feel calm and confident that their vehicles are in the hands of professionals and are reliable. This sense of security and trust is the primary reason customers continue to choose CV Farras Mobil over competitors.

Accordingly, CV Farras Mobil should maintain its reputation by ensuring that all employees have strong technical competence, uphold professional conduct, and provide courteous and convincing services. These efforts not only retain existing customers but also attract new customers through word-of-mouth recommendations.

4.10. The Effect of Empathy on Consumer Loyalty at CV Farras Mobil in Demak Regency

Based on the test results, empathy had a positive and significant effect on Consumer Loyalty at CV Farras Mobil in Demak Regency. This finding confirms that employees' ability to provide personal attention, understand consumer needs, and show friendliness and politeness are important factors in building long-term relationships. Customers who feel noticed and valued tend to develop emotional bonds with the company, which ultimately encourages their loyalty.

To sustain this outcome, CV Farras Mobil should continue to improve the quality of interactions between employees and customers. Training in empathy, interpersonal communication, and customer-needs-based services can strengthen emotional relationships and support sustainable loyalty.

4.11. The Effect of Consumer Satisfaction on Consumer Loyalty at CV Farras Mobil in Demak Regency

The results show that Consumer Satisfaction has a positive and significant effect on Consumer Loyalty at CV Farras Mobil in Demak Regency. This finding confirms that satisfaction is a primary factor shaping customer loyalty. Consumers who are satisfied with the service tend to repurchase, recommend the service to others, and develop an attachment to the brand or company. In the case of CV Farras Mobil, customer satisfaction formed through good service, high-quality washing results, and pleasant interactions can create loyal customers.

5. CONCLUSION

Based on the results of the data analysis and hypothesis testing regarding the effect of service quality on consumer satisfaction and loyalty at CV Farras Mobil in Demak Regency, the following conclusions can be drawn: (1) Tangibles had no effect on consumer satisfaction. This indicates that tangible aspects such as physical facilities, convenience of the place, and employee appearance have not provided a positive experience for consumers; (2) Reliability had a positive and significant effect on consumer satisfaction. This means that reliable service delivery timely and in accordance with promises can increase customer satisfaction; (3) Responsiveness had no effect on consumer satisfaction. This result suggests that employees' responsiveness and service speed are still not optimal, thereby reducing the satisfaction levels; (4) Assurance has a positive and significant effect on consumer satisfaction. This indicates that assurance in the form of safety, trust, and courteous behavior, positively influences customer satisfaction; (5) The Empathy variable has no effect on consumer satisfaction, meaning that employees' attention and understanding of customer needs still need improvement to create better satisfaction; (6) Tangibles had no effect on consumer loyalty, indicating that physical facility conditions did not influence customer loyalty; (7) Reliability had no significant effect on consumer loyalty. Although service reliability may create satisfaction, it does not necessarily influence customer loyalty directly; (8) Responsiveness had a positive and significant effect on consumer loyalty. Employees' speed and readiness in responding to customer needs encourage customers to return to CV Farras Mobil; (9) The Assurance variable has a positive and significant effect on consumer loyalty. Trust and employee competence increase customers' sense of security and confidence to remain loyal to the same service provider; (10) Empathy had no effect on consumer loyalty. *(Note: your Indonesian text here contains a contradiction this statement says "no effect," but the explanation implies it helps loyalty.) If you want consistency, either change the statement to "has a positive effect" or revise the explanation;* (11) Consumer satisfaction positively and significantly affects consumer loyalty. This means that the higher the customer satisfaction with the service provided, the greater the likelihood that customers will remain loyal and recommend CV Farras Mobil to others.

Based on the above conclusions, the following recommendations are proposed: (1) For CV Farras Mobil. Those are (a) Continue improving tangibles, such as upgrading physical facilities, maintaining cleanliness, and providing a comfortable waiting area so customers feel satisfied and comfortable while waiting; (b) Improving employee responsiveness by speeding up service, providing clear information, and responding quickly to customer complaints; (c) Maintain and strengthen assurance by training employees to be more professional, friendly, and capable of providing a sense of safety and trust to customers; (d) Although Reliability and Empathy do not significantly affect loyalty, the company should still pay attention to both aspects because they contribute to satisfaction, which ultimately supports loyalty; (e) Consumer satisfaction should be the top priority by maintaining consistent service performance so that customers have strong reasons to remain loyal; (2) For Future Research, such as (a) Other variables beyond service quality, such as price, promotion, trust, and brand

image, may also influence consumer loyalty; (b) Conduct studies with broader objects across other service businesses to obtain a more comprehensive generalization of the findings; (c) A qualitative or mixed-methods approach can be used to explore consumers' experiences and expectations related to loyalty in greater depth.

Ethical Approval

Not Applicable

Informed Consent Statement

Not Applicable

Authors' Contributions

FKK contributed to the conceptualization of the study, theoretical framework, and supervision of the research process. He also coordinated the manuscript preparation and served as the corresponding author. AR contributed to the methodology design, data analysis, and validation procedures, including reliability and construct validity testing. She was responsible for data collection, literature review, and assisting in drafting and revising the manuscript.

Disclosure Statement

The Authors declare that they have no conflict of interest

Data Availability Statement

The data presented in this study are available upon request from the corresponding author for privacy.

Funding

This research received no external funding.

Notes on Contributors

Farras Khoirullah Kholil

Farras Khoirullah Kholil is affiliated with Department of Management Sultan Agung Islamic University, Semarang.

Alifah Ratnawati

Alifah Ratnawati is affiliated with Department of Management Sultan Agung Islamic University, Semarang

REFERENCES

- Bakti, I. G. M. Y., & Sumaedi, S. (2013). An analysis of library customer loyalty: The role of service quality and customer satisfaction (A case study in Indonesia). *Library Management*, 34(6/7), 397–414. <https://doi.org/10.1108/LM-05-2012-0025>
- Dewi, G. A. P. R. K. (2014). *Pengaruh kualitas pelayanan terhadap kepuasan dan loyalitas nasabah PT BPR Hoki di Kabupaten Tabanan* (Tesis). Universitas Udayana, Denpasar.

- Ferdinand, A. (2002). *Structural equation modeling dalam penelitian manajemen* (Edisi ke-3). Semarang: Fakultas Ekonomi Universitas Diponegoro.
- Ghozali, I. (2008). *Structural equation modelling: Metode alternatif dengan partial least square* (Edisi ke-2). Semarang: Badan Penerbit Universitas Diponegoro.
- Han, F., & Leong, D. (2000). *Productivity and service quality*. Singapore: Prentice Hall.
- Hendry, I. (2004). *Kepuasan pelayanan jasa*. Jakarta: Erlangga.
- Hussen, S. (2015). Service quality, customers' satisfaction and loyalty: A study on insurance companies in Adama, Ethiopia. *European Journal of Business and Management*, 7(4), 269–280.
- Kotler, P. (2000). *Marketing management*. Upper Saddle River, NJ: Prentice Hall.
- Kotler, P., & Keller, K. L. (2007). *Manajemen pemasaran* (Jilid 1–2). Jakarta: PT Indeks.
- Ladhari, R., & Morales, M. (2008). Perceived service quality, perceived value and recommendation. *Library Management*, 29(4), 352–366. <https://doi.org/10.1108/01435120810869129>