IJER © Serials Publications 13(5), 2016: 2195-2209 ISSN: 0972-9380

BUILD BRAND IMAGE: ANALYSIS SERVICE QUALITY AND PRODUCT QUALITY (CASE STUDY AT GIANT CITRA RAYA)

Hapzi Ali* and Henry Mappesona**

Abstrak: The number of subscribers at the Giant periodel Citra Raya Tangerang during the last five years (2011-2015), has decreased significantly, this is caused by many factors, including the quality of service is not good and the products or services on offer does not corresponds to the expectations of customers. Design of this research with the explanatory, where the method of sampling is non-probability samples (samples are not random). The sampling technique uses accidental sampling (how unintentional), where researchers have the freedom to choose who encountered which can be sampled as per the requirements of the existing population. The method used in this study is a survey method. Customers population average of 2,070,823/12/30 = 5752 per day, with a sample of 152 respondents Slovin method. Method of quantitative analysis by means of analysts Path Analysis and SPSS version 2:33. Prior to the analysis instrument to test the questionnaire with validity and realibiltas and classical assumptions. Once analyzed by Path Analysis followed by analysis test of determination (R Square), testing the hypothesis partially (t test) and simultaneous (test F) the error tolerance level of 5%. The results of this study is that the Service Quality and Product Quality in simutan positive and significant impact on the brand image. Service Quality which better reflects all dimensions of deals that generate benefits for customers. In retail Product Quality is divided into product packaging, sales, and availability / product variation.

Keyword: Brand Image, Service Quality and Product Quality

1. INTRODUCTION

Rapidly changing business environment is always accompanied by high business competition forced retailers retail sector continues to innovate and imitate each other in seizing the customer to win the competition. Imitate each other to make each retail concept similar again become indistinguishable.

High competition led to customer-facing retail business more alternative products, prices and quality vary, so customers will always find the values most highly regarded of some products (Kotler, 2005). Low quality (both services and products) will cause

Professor of Management Mercu Buana University, Jakarta Indonesia, E-mail: hapzi.ali@gmail.com

^{**} Vice-Chancellor and Lecturer of Management, University of Eka Sakti, Padang Indonesia, E-mail: mappesona2@yahoo.com

dissatisfaction in customers, such as retail, not just customers who shop at the retail but also have an impact on others. Because customers are disappointed to be told at least to the 15 others. The impact, potential customers would impose his choice to competitors (Lupiyoadi and Hamdani, 2006).

If the customer is satisfied with the products or services offered, they then may repurchase and add to their purchase (Kotler, 2008). "Brand Image will occur when the value and customer service provided in retailing experience meet or exceed customer expectations (Aeron Setiawan and John Sondra Kunto, 2013: 1)". Then a satisfied customer may tell the others about their mutual experiences, thus generating the information by word of mouth is positive, thereby increasing the company's market share, (Ozkaya and Selda E, 2014).

Table 1 below shows data on the number of visitors Giant Citra Raya continued to decline over the period 2011-2015. Giant Citra Raya that visitors in the last five years showed a decline, so management is trying to find the cause of the decrease in the number of customers whether internal factors or external factors. The data on the number of customer Giant Citra Raya last five years are as follows:

Table 1

Data Number of Visitors Giant Citra Raya

No	Tahun	Actual	Last Year	% vs Last Year
1	2011	3.139.818	-	-
2	2012	2.186.688	3.139.818	-30%
3	2013	2.108.299	2.186.688	-4%
4	2014	2.073.589	2.108.299	-2%
5	2015	2.070.823	2.073.589	-1%

Source: Giant Citra Raya (2015).

Since its establishment in 2011 five years ago Giant Citra Raya received several complaints submitted to the company's customers, as for the complaint data on the Inventory are as follows.

Table 2
List of Customer Complaints

No	Part	Complaint
1	Service Quality •	Lack of personnel, so that when customers need information to be looking for a first officer.
	•	The cashier provided insufficient, so that the customer should have to queue at the time to pay.
	•	less friendly cashier perceived by customers
2	Product Quality •	Certain products are often out of stock so that customers who specifically want to buy these products to feel disappointed.
	•	The lack of variety of products, so customers difficult to compare.
		The products are sold fresh sometimes even less fresh it is not feasible.
3	Retail Customer •	Lack of good service given and Product Quality lacking in case the default then
	Loyalty	cause the customers are not loyal terhap Giant Citra Raya

Source: Giant observations from Citra Raya and previous study (2015).

The company's decision to take remedial action and Product Quality of service is an umbrella systematic decisive in following up on consumer complaints of a failure that could ultimately satisfy the consumer. Customer satisfaction is not only valuable in good economic times, but also in bad economic times.

From the above background can be identified problems that: 1) The decrease in the number of customers over the last five years (2011-2015); 2) Lack of officers so that when customers need information; 3) The cashier provided insufficient, so that the customer should have to queue at the time to pay; 4) Lack of good services rendered and Product Quality lacking in case the default then cause the customers are not loyal to Giant Citra Raya.

From the phenomenon above problem of this research is supported also from the results of the research are sourced from international journals, namely: 1) Hapzi Ali & Adji (2012), Falvian Torres & Guinaliu (2004), and Malik and Ghafoor (2012), that the Service Quality influential positive and significant impact on the brand image either partially; 2) Flavian, Torres, and Guinaliu (2004), in Hapzi Ali (2012), There is a significant relationship between Product Quality with Brand Image; 3) Zikmund, William G., 2003, in Hapzi Ali (2012), that the Service Quality positive and significant impact on the brand image.

From the background of the problem, the purpose of this study was to analyze the effect:

- 1) Service Quality on the Brand Image;
- 2) Product Quality Against Brand Image; and
- 3) Service Quality and Product Quality of the Brand Image simultaneously, directly and indirectly.

2. LITERATURE REVIEW

Service Quality

Service Quality (Servqual): as the nature of the product appearance and performance is a major part of corporate strategy or institutions in order to achieve sustainable excellence, both as a market leader or as a strategy to continue growing. The advantages a product or service is dependent on the unique or characteristic and quality shown by these services, is already in line with the expectations and desires of consumers (Kotler and Armstrong, 2004: 11).

Quality services focused on addressing the needs and desires of consumers and accuracy of delivery to keep pace with consumer expectations. According Wyckof in Tjiptono (2014: 59), quality of service is the expected level of excellence and control over the level of excellence to meet consumer desires. Consumers who consume and enjoy services companies should determine the Service Quality granted. If the services received by consumers exceeds or equals the expectation, it can be stated that the services provided by the service provider is a good or satisfactory and vice versa.

Service Quality: reflect all dimensions of deals that generate benefits for customers. In the context of the Service Quality services, also according to Kotler and Keller (2008; 156), there are several dimensions of quality as the reference, which are:

- 1) Responsiveness (responsiveness), the ability to help customers and availability to serve customers well;
- 2) Reliability (reliability), the ability to perform the promised services in accordance with immediate, accurate and satisfactory;
- 3) Empathy (empathy), which is a sense of caring to give individual attention to customers, understand customer needs, as well as easy to be contacted; and
- 4) Assurance (collateral), namely knowledge, courtesy of its officers and trustworthy so that customers are free from risk; Tangibles (direct evidence), which includes the physical facilities, equipment for employee communications.

Product Quality

Product Quality: According to Mullins, et. al (2005: 422) if the company wants to maintain its competitive advantage in the market, companies must understand what aspect of the dimensions used by consumers to distinguish the products sold by the company with competitors' products. In retail Product Quality divided into Product Quality, product packaging, sales, and availability / product variation. Dimension Product Quality itself consists of:

- 1) Performance (performance), related to the basic operating characteristics of a product.
- 2) Durability (endurance), which means how long or life of the product concerned to survive before the product must be replaced. The greater the frequency of use of consumer to the product, the greater the durability of the product.
- 3) Conformance to specifications (conformity to specifications), namely the extent to which the basic operating characteristics of a product meets certain specifications of the consumer or not the discovery of defects in the product.
- 4) Features (features), are the characteristics of products designed to enhance the functionality of the product or increase consumer interest towards the product.
- 5) reliability (reliability), is the probability that the product will work satisfactorily or not in a given time period. The smaller the chance of damage to the produce may be unreliable.
- 6) Aesthetics (aesthetics), dealing with how the product appearance can be seen from the look, taste, smell, and the shape of the product.

7) Perceived quality (image quality), often said to be an outcome of the use of measurements carried out indirectly because there is a possibility that consumers do not understand or lack of information on the product concerned. Thus, consumer perceptions of products derived from the price, brand, advertising, reputation, country of origin, in ritell availability.

Brand image

Brand image: in this case the Brand Image Retail by Flavian, Torres, and Guinaliu (2004; 384) in Hapzi Ali (2010: 60) That the measurement of brand image generated four elements or dimensions that can form cirtra banks, namely access to services, service offered, personal contact, security and reputation, which will be used in this study:

- 1) Access to the service (access to service) consists of indicators ease in using the service, timeliness of transactions, convenient service, the operational schedule of the bank, and the possibility to file a complaint / protest.
- 2) Services offered (service offered) consists of indicators of the availability of the number of products and services, the appeal of the products and services offered, the interest of both savings products, loan interest payments, and the payment of fees.
- 3) Personal contact (personal contact) consists of indicators kebersahabatan employees, individual attention, personal contacts, financial advisory services, ease of consultation.
- 4) Security (security) consists of indicators of security in transactions, security in saving money, security in the data.
- 5) Reputation (reputation) of the company consists of banking pledge confidence indicators, the reputation of the services offered, confidence in the banks that have exceeded other institutions.

Conceptual Framework

Conceptual Framework : Ziethaml *et al.* (2003: 115) and Hapzi Ali (2010: 61): A favorable and well know local corporate image is an asset for any organization Because Banking image can impact to quality, satisfaction, and loyalty. That a picture or image that is profitable for a company known asset for the organization because the image can affect the quality of Banking, satisfaction, and loyalty. The above statement is clear that a good image will increase customer loyalty.

Framework is used to design the influence or relationship between variables, that the Service Quality and Product Quality and significant positive effect on the brand image either partially or simultaneously.

Design frameworks according to the results of research: 1) Hapzi & Adji (2012), Falvian Torres & Guinaliu (2004), and Malik and Ghafoor (2012), that the Service

Quality and significant positive effect on the brand image of the partial; 2) Flavian, Torres, and Guinaliu (2004), in Hapzi Ali (2012), that there is a significant relationship between Service Quality with Brand Image; and 3) Zikmund, William G., 2003, in Hapzi Ali (2012), that the Service Quality positive and significant impact on the brand image. Then the design of this research frameworks such as Figure 1 below.

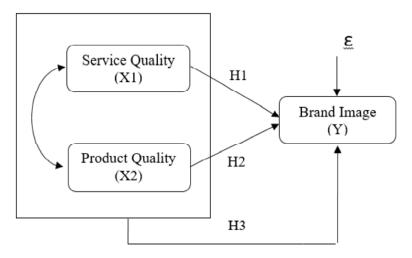


Figure 1: Research Framework

Based on the purpose and design of shells think then the hypothesis of this study are:

- 1) Service Quality affect the brand image;
- 2) Product Quality affect the brand image; and
- 3) Service Quality and Product Quality influence on Brand Image.

3. METHODS

Design of this research with the explanatory, where the method of sampling is non-probability samples (samples are not random). The sampling technique uses accidental sampling (how unintentional), where researchers have the freedom to choose who encountered which can be sampled as per the requirements of the existing population.

The method used in this study is a survey method. Customers population average of 2,070,823 / 12/30 = 5752 per day, with a sample of 152 respondents Slovin method. Method of quantitative analysis by means of analysts Path Analysis and SPSS version 2:33. Prior to the analysis instrument to test the questionnaire with validity and reliability and classical assumptions. Once analyzed by Path Analysis followed by analysis test of determination (R Square), testing the hypothesis partially (t test) and simultaneous (test F) the error tolerance level of 5%.

Path analysis is one tool of analysis developed by Sewall Wright (Dillon and Goldstein, 1984). Wright developed a method to determine the direct and indirect effect of a variable, where there are variables that influence (exogenous variables) and variables that influenced (endogenous variables), Hapzi Ali and Nandan Limakrisna (2013: 137).

4. RESULT & DISCUSSION

Validity and reliability analysis

Before instrument questionnaire given to respondents in advance in the validity and reliability. Validity by analyzing count r (coefficient) and r table. If r count > r table of the questionnaire conclude valid and can continue to the next analysis.

Table 3
Test Validity Service Quality (X1)

Service Quality (X1)	Koefisien Validity	r. Table	Conclusion
X1.11	0.684	0.159	Valid
X1.12	0.472	0.159	Valid
X1.13	0.487	0.159	Valid
X1.14	0.458	0.159	Valid
X1.21	0.454	0.159	Valid
X1.22	0.501	0.159	Valid
X1.23	0.488	0.159	Valid
X1.24	0.459	0.159	Valid
X1.25	0.457	0.159	Valid
X1.31	0.564	0.159	Valid
X1.32	0.616	0.159	Valid
X1.33	0.656	0.159	Valid
X1.34	0.702	0.159	Valid
X1.35	0.623	0.159	Valid
X1.41	0.709	0.159	Valid
X1.42	0.631	0.159	Valid
X1.43	0.588	0.159	Valid
X1.44	0.589	0.159	Valid
X1.51	0.518	0.159	Valid
X1.52	0.595	0.159	Valid
X1.53	0.553	0.159	Valid
X1.54	0.431	0.159	Valid

Source: Results of the questionnaire data processing, 2015

Based on Table 3 above it can be seen that the entire item questionnaire for Service Quality variable entirely have r value > r table, (r value > 0.159) so that the whole item questionnaire on price perception variable declared invalid. The results of the validation test calculations for variables Product Quality obtained the results as Table 4 below:

Table 4
Test Validity Product Quality (X2)

Product Quality (X2)	KoefisienValidity	$r_{\scriptscriptstyle Table}$	Conclusion
X2.1	0.831	0.159	Valid
X2.2	0.661	0.159	Valid
X2.3	0.684	0.159	Valid
X2.4	0.639	0.159	Valid
X2.5	0.758	0.159	Valid
X2.6	0.732	0.159	Valid
X2.7	0.840	0.159	Valid

Source: Results of the questionnaire data processing, 2015

Based on Table 4 above it can be seen that the entire item questionnaire for Product Quality variable has entirely r value > r table, (r value > 0.159) so that the whole item questionnaire on price perception variable declared invalid.

The results of the validation test calculations for variable Brand Image is like a table 5 below:

Table 5
Test Validity Brand Image (Y)

Customer Satisfaction (Y)	Koefisien Validity	$r_{\scriptscriptstyle Table}$	Conclusion
Y1	0.897	0.159	Valid
Y2	0.741	0.159	Valid
Y3	0.769	0.159	Valid
Y4	0.641	0.159	Valid
Y5	0.659	0.159	Valid

Source: Results of the questionnaire data processing, 2015

Based on the above table 5 it can be seen that the entire item questionnaire to variable price perception has entirely r value > r table, (r value > 0.159) so that the whole item questionnaire on the perception variables declared invalid value.

Table 6
Test Reliability

Variabel	Cronbach's Alpha	N of Item	
Service Quality (X1)	0.893	22	
Product Quality (X2)	0.860	7	
Brand Image (Y)	0.713	3	

Source: Results of the questionnaire data processing, 2015

Based on Table 6 above we can see that all the dependent variables as well as the intervening variable and independent variable has a value of Cronbach's alpha > 0.6 for all variables that are reliable and can be used for measurements in the context of data collection

Research result

The results of such a study table 9 below with variable coefficients Service Quality (X1) and Product Quality above X2 is (Pyx1 = 0526 and Pyx2 = 0.362) and the correlation between variables X1 and X2 are the 0857 served as figure 7 below.

Table 7 CoefficientsCoefficients^a

Model			ndardized ficients	Standardized Coefficients	t	Sig.
		В	Std. Error	Beta		
1	(Constant)	1.268	.558		2.273	.024
	Service_Quality_X1	.081	.013	.518	6.162	.000
	Prodyct_Quality_X2	.134	.032	.356	4.241	.000

a. Dependent Variable: Brand_Image_Y *Source*: Output SPSS 23.0 for windows

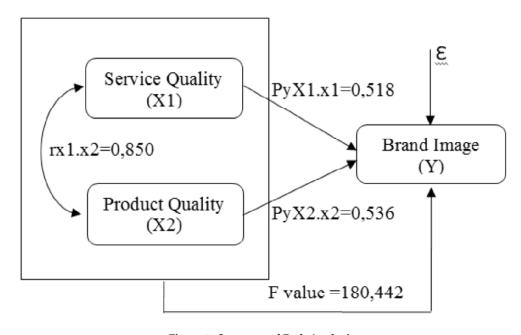


Figure 2: Structure of Path Analysis

Source: data processing, 2015

Analysis of determination (R2)

The R value of 0.841 in Table 8 below shows the strong correlation dual variable Service Quality and Product Quality with Brand Image. Rated R Square of 0.708 which indicates

the magnitude of the role or contribution of the Service Quality and Product Quality explain the variable Brand Image by 70.8 percent and the remaining 29.2 percent is influenced by other variables.

Table 8
Model summary
Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.841a	.708	.704	.79799

a. Predictors: (Constant), Prodyct_Quality_X2, Service_Quality_X1 Source: Output SPSS 23.0 for windows

Effect of Partial (t test) and Simultaneous Effect (Test F)

Assessment of the effect of partial aims to examine whether each of the independent variables significantly influence the dependent variable partially with = 0.05 and also the acceptance or rejection of the hypothesis. Partial test (t test) to answer a hypothetical one and two of this study.

Table 9
Test Results t (Partial)

No.	Independent Var	t value	Sig. t
1	Service Quality (X ₁)	6,162	0.000
2	Product Quality (X_2)	4,241	0.000

Source: Estimated Regression Results

From Table 9 above the figures obtained t count variable X1 for 6,428, because t value > t table (6.4162 > 1,683), then Ho is rejected and H1 accepted, meaning partially significant effect on the Service Quality Brand Image. In addition, also for the test based on significance testing, can be seen from the output of significance of 0.000, due to the number level of significance > 0.05 (0.000 < 0.05), it can be concluded that the Service Quality positive and significant impact on the brand image, so the first hypothesis is accepted.

Furthermore, in Table 9 above the figure t Product Quality variable (X2) is 4.428, because t value > t table (4.141 > 1,683), then Ho is rejected, meaning a partial no influence on Brand Image Product Quality. In addition, also for the test based on significance testing, can be seen from the output of significance of 0.000, due to the significance level figures much of < 0.05 (0.000 < 0.05), it can be concluded that the Product Quality significant effect on brand image, so the second hypothesis is accepted.

To answer the third hypothesis that the Service Quality and Product Quality affect the brand image simultaneously can be seen from Table 10 below.

Table 10 F Simultaneous Test Results

$ANOVA^a$

M	lodel	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	230.060	2	115.030	180.642	.000b
	Residual	94.881	149	.637		
	Total	324.941	151			

a. Dependent Variable: Brand_Image_Y

From table 10 above (ANOVA table) amounted to 180.642 obtained F count larger than F table 3:10 (180.642> 3.10) and a significant value of 0.000 is less than 5 percent (0.000 <0.05). Then the null hypothesis (H0) is rejected and the hypothesis alternative (H1) is accepted, meaning that there is significant influence variable Service Quality (X1) and Product Quality (X2) on Brand Image (Y) together (simultaneously) at Giant Citra Raya (PT . Hero Supermarket Tbk) in Tangerang. Thus the third hypothesis is accepted.

Other than that the effect can simultaneously also in the analysis of the influence of the direct and indirect effects of the results of the process such as table 11 below:

Table 11 Summary of Effects of Direct and Indirect

Variable	Direct (%) Indirect		Total (%)	
		X _{1 (%)}	X _{2 (%)}	
Service Quality (X ₁)	26.83%		15.67%	42.51%
Product Quality (X_2)	12.67%	15.67%		28.35%
Total effect X_1, X_2	70.86%			
Total Effect of other variables	29.1%			

Source: Data processed for the purposes of research, in 2015

The total value of the influence of the Service Quality (X1) and Product Quality (X2) on Brand Image (Y) both directly and indirectly amounted to 70.86 percent. This value is equal to the value of R square 70,8 percent. This process aims to determine the effect of direct and indirect between the independent variable equal to the value of R Square. Not that variable X1 or X2 be intervening variable but only to test the value of R square is equal to the total direct and indirect influence.

1) Build Brand Image Giant with Service Quality

Service Quality positive and significant impact on the brand image. Service Quality which better reflects all dimensions of deals that generate benefits for customers. In the context of the Service Quality service according to Kotler and Keller (2008; 156), Service Quality dimensions are: responsiveness, reliability, empathy, and assurance. The key to retaining customers is the Brand Image,

b. Predictors: (Constant), Prodyct_Quality_X2, Service_Quality_X1

Oliver (2010: 129), where the dimensions of brand image are: access to services, service offered, personal contact, security and reputation.

If the company wants to maintain its competitive advantage in the market, companies need to understand aspects of the Service Quality expected by pelangganuntuk differentiate the products sold by the company with competitors' products, Mullins, et. al (2005: 422).

The results of this study supported research conducted Hapzi Ali & Adji (2012), Falvian Torres & Guinaliu (2004), and Malik and Ghafoor (2012), that the Service Quality and significant positive effect on the brand image partially.

2) Build Brand Image Giant with Product Quality

Product Quality positive and significant impact on the brand image. In retail Product Quality divided menjad, product packaging, sales, and availability / product variation. Dimension Product Quality consists of: performance, durability, conformance to specifications,) features (features), reliabilty, aesthetics, perceived quality. Brand Image is the key to retaining customers Oliver (2010: 129), where the dimensions of brand image are: access to services, service offered, personal contact, security and reputation.

The results are consistent with research Flavian, Torres, and Guinaliu (2004), in Hapzi Ali (2012), that there is a significant relationship between Service Quality with Brand Image.

3) Build Brand Image Giant with Product Quality and Service Quality

Service Quality and Product Quality in simutan positive and significant impact on the brand image. Service Quality which better reflects all dimensions of deals that generate benefits for customers. In retail Product Quality is divided into product packaging, sales, and availability / product variation.

In the context of the Service Quality according to Kotler and Keller (2008; 156), Service Quality dimensions are: responsiveness, reliability, empathy, and assurance. The key to retaining customers is the Brand Image, Oliver (2010: 129),

Product Quality positive and significant impact on the brand image. In retail Product Quality divided into Product Quality, product packaging, sales, and availability / product variation. Dimension Product Quality consists of: performance, durability, conformance to specifications,) features (features), reliabilty, aesthetics, perceived quality. Brand Image is the key to retaining customers Oliver (2010: 129), where the dimensions of brand image are: access to services, service offered, personal contact, security and reputation.

This result is consistent with the research: 1) Hapzi Ali & Adji (2012), Falvian Torres & Guinaliu (2004), and Malik and Ghafoor (2012), that the Service Quality and significant positive effect on the brand image of the partial; 2) Flavian, Torres, and Guinaliu (2004), in Hapzi Ali (2012), that there is a significant relationship

between Service Quality with Brand Image; and 3) Zikmund, William G., 2003, in Hapzi Ali (2012), that the Service Quality positive and significant impact on the brand image.

5. CONCLUSION

Conclusion

- 1) Brand Image Giant Citra Raya can be built with Service Quality which has a positive and significant influence between Service Quality with Brand Image. This is justified by the results of the analysis are able to contribute positively. So well known that there is a positive result for the effect, directly or indirectly, with the dimensions of reliability into the most dominant factor in influencing brand image;
- 2) Apart from the Service Quality, Brand Image Giant Citra Raya can also be constructed with the Product Quality which has a positive and significant influence between the Product Quality on Brand Imag. This is justified by the results of the analysis are able to contribute positively. Other results showed that the Product Quality direct and indirect positive effect on brand image, with dimensions of product performance is a dominant factor in influencing the Brand Image Giant Citra Raya; and
- 3) Brand Image Giant Citra Raya can be built with variable Service Quality and Product Quality. Together or simultaneously Service Quality and Product Quality Brand Image Giant affect the Citra Raya. This is justified by the results of the analysis are able to contribute positively and has a strong correlation between the Product Quality and Service Quality.

Suggestion

- To improve the brand image, Giant Citra Raya must consider the best service as promised and ensure that customers buy the product can be used optimally and in line with expectations (the staff should do a good sort before the goods on display;
- 2) In subsequent research, researchers can conduct research with other variables that are not researched as the relationship quality, customer satisfaction and more. Besides, it can also be meticulous with analytical techniques apart from path analysis, so as to obtain more accurate results that can add to or complement the existing research results. Finally, hopefully this information and research results can help retail companies and the like to increase its sales in a business environment that is increasingly fast-changing today.

References

Ahmed, Zohaib, Muhammad Rizwan, Mukhtar Ahmad (2014), Effect of brand trust and customer satisfaction on brand loyalty in Bahawalpur. *Journal of Sociological Research*. Vol. 5, No.1 pp: 306-326.

- Akbar, M, dan Parvez, N, (2009), Impact of Service Quality, Trust, and Customer Satisfaction on Customer Loyalty. ABAC Journal, Vol 29 (1), pp: 24-38
- American Journal of Industrial and Business Management, Vol. 2, pp: 217-229.
- Angelova, Biljana, Jusuf Zekiri, (2011), Measuring Customer Satisfaction with Service Quality Using American Customer Satisfaction Model (ACSI Model). International Journal of Academic in Business and Social Sciences Vol.1, No, 3, p232.
- Berry, L., Zeithaml, V., Parasuraman, A (2008), The Service-, Quality Puzzle. Business Horizons.
- Doll W.J. dan Torkzadeh, G. & Weidong, Xia. (2004). A Confirmatory Factor Analysis of the End-User Computing Satisfaction Instrument. MIS Quarterly. Vol. 18, No.4, pp:453-461
- Enel, Selda, Betül Ozkaya. (2014), Customer Satisfaction and Brand Loyalty in the Context of Retail Stores. Asian Social Science by Canadian Center. Vol. 10, No, 14, pp:52-66.
- Flavian, Torres, dan Guinaliu (2004), dalam Hapzi Ali (2012), Building corporate image for banking in South Africa. *International Journal of Bank Marketing*; Volume 17 No. 8, MCB University Press, London.
- Griffin, Jill. (2005), Customer Loyalty, Cultivating and Maintaining Customer Loyalty. Erland. Jakarta.
- Hair, Anderson, dan Thatam Black. (1995). Multivariate Data Analysis with Reading. Prentice Hall, London.
- Hapzi Ali (2010), Image Building Through Banking IT & CRM to Improve Customer Loyalty, ISBN: 978-979-19304-6-8, Hasta Cipta Mandiri, Yogyakarta, Indonesia.
- Hapzi Ali (2010), Efforts to Maintain Customer Loyalty Through Service Development and Building Technology Kerelasian information with the Customer (a survey on a perbanking in Jambi), Journal of Management Applications (JAM) UNIBRAW Malang, ISSN:1693-5241, Vol. 8 No. 2 th. 2010/pg. [471-479], Indexed of Accredited National. SK. Dirjen Dikti No. 43/Dikti/Kep/2008.
- Hapzi Ali (2010), Kerelasian influence Debtor and submission services to Image Bank, Journal of Management Applications (JAM) UNIBRAW Malang, ISSN: 1693-5241, Vol. 8 No. 1, th. 2010 / pg. [183-191], Indexed of Accredited National. SK. Dirjen Dikti No. 43/Dikti/Kep/2008.
- Hapzi Ali, Nanda Limakrisna (2013), Research Methodology, Practical Guide to Solving Business Problems, Preparation of Theses and Dissertations, ISBN: 978-602-280-044-6, Deepublish Yogyakarta, Indonesia.
- Hapzi Ali, Nanda Limakrisna, Said Djamalluddin (2016), *Model of customer satisfaction :the empirical study at BRI in Jambi.* International Journal of Applied Business and Economic Research (IJABER)' www.serialsjournal.com,ISSN: 0972-9380, **Terindex Scopus** 0.100 (Q4), New Delhi India, Vol. 13,No. 3, Page: [707-719]
- Hapzi Ali, Baruna Hadibrata, Chree Dasri Buchori, (2016), One Stop Services: Quality of Service and Accessibility to the Investor Loyalty: The Investment Coordinating Board, International Journal of Business and Commerce (ijbcnet.com), **indexed Proquest & Covernicus**, ISSN: 2225-2436, Vol. 5, No.06, page [132-146].
- Hapzi Ali, Adji Djojo (2012), Information Technology service performance and client's relationship to increase banking image and its influence on deposits customer banks loyalty (a survey of Banking in Jambi). Journal Archives Des Sciences Switzerland

- (Geneva), ISSN: 1661464x, International Science **Index/ISI-THOMSON** Indexed Journal (2010 Impact Factor: 0.474), Vol 65, No. 8; Page. [538-551]
- Huddleston, Patricia, Judith, Rachel Mattick and So Jung Lee. (2009), Customer Satisfaction in Food Retailing: Comparing Specialty and conventional Grocery Stores. International Journal of Retail & Distribution Management. Vol. 37, No, 1, pp 63-80.
- Irawan, Handi. (2009), 10 Prinsip Brand Image. Jakarta: PT. Elex Media Komputindo.
- Kheng, Lo Liang, O Mahamad, Ramayah (2010), The Impact of Service Quality on Customers Loyalty: A Study of Banks in Penang". International Journal of Marketing Studies. Vol. 2, No. 2, pp: 57-66.
- Kotler, P., & Garry Armstrong (2012), Prinsip-prinsip Pemasaran. Edisi 12, Jilid 2, Erlangga, Jakarta.
- Kotler, P., & Keller, K.L., (2008), Marketing Management (13th edition). Prentice-Hall International, Inc., NJ.
- Krisna, (2010). Service Quality and its Effect on Customer Satisfaction in Retailing. Vol. 16, No,2, pp:231-243.
- Kursunluoglu, Emel. (2007). "Customer Service Effects on Customer Satisfaction and Customer Loyalty: A Field Research in Shopping Centers in Izmir City Turkey". International Journal of Business and Social Science. Vol.2, No.17, p52.
- Lovelock, Christoper, Jochen Wirtz dan Jacky Mussry. (2012). Pemasaran Jasa Manusia, Teknologi, Strategi. Jilid I. Edisi ke tujuh. Erlangga. Jakarta
- Lupiyoadi, Hamdani. (2006). "Manajemen Pemasaran Jasa, Edisi Kedua Jakarta" Penerbit Salemba Empat.
- Malhotra, Naresh K., dan Birks, David F. (2009). Marketing Research An Applied Approach. Second Edition. Prentice Hall. Harlow.
- Munusamy, Jayaraman, Shankar Chelliah, Hor Wai Mun. (2010). "Service Quality Delivery and Its Impact on Customer Satisfaction in the Banking Sector in Malaysia". International Journal of Innovation, Management and Technology. Vol.1,No,4, pp:398-404.
- Malik dan Ghafoor. (2012). Impact of Brand Image, Service Quality and price on customer satisfaction in Pakistan Telecommunication setor. *International Journal of Business and Social Science*, Vol. 3 No. 23; December 2012.
- Naik, Krishna, Swapna Bhargavi Gantasala, Gantasala Prabhakar. (2010). "New York Institute of Technology Sixth circle/Service Quality (Servqual) and its Effect on Customer Satisfaction in Retailing". European Journal of Social Sciences. Vol.16,No,2, pp:231-243.
- Riduwan, dan Engkos A (2013), "Cara menggunakan dan memaknai Path Analysis", Alfabeta Bandung, ISBN 978-979-8433-13-9
- Saif, Ulah Malik. (2012). "Customer Satisfaction, Perceived Service Quality and Mediating Role of Perceived Value". Vol.4, No. 1, pp:68-76.
- Taylor, Shirley F, Harvir S Bansal, dan P. Gregory Irving. (2004). "Three Component Model of Customer Commitment to Service Providers". Journal of The Academy Marketing Science. Vol. 32, No. 3, pp: 234-250.
- Zikmund, William G. 2003, dalam Hapzi Ali. (2012). Service quality, relationship satisfaction, trust, commitment, image and loyalty. *European Journal of Marketing*. Vol. 16, Emerald Library.