e-ISSN: 3021-8039; p-ISSN: 2988-6600, pp. 59-65

Strategies to Increase Customer Satisfaction and Change Consumer Behavior towards Brands

Ratna Ghosal¹, Balaji Prakash²

Ahmedabad University^{1,2}

Email: ratna.ghosal@ahduni.edu.in¹

Abstract

This research aims to see what factors influence the level of customer satisfaction when shopping in retail. From the measurements that have been carried out, the results show that 80% of the indicators selected as benchmarks for brand performance show a large gap between the performance value and its importance. Where it is found that Q1 (cashier performance in serving) has the greatest value of -1.6. Followed by the Q6 indicator (convenience in shopping areas) with a value of -0.767. Furthermore, many respondents also thought that the Q3 indicator (employees' understanding of the product and the ability to provide reliable information) was quite bad, with a gap value of -0.567. Then there are 2 indicators that show the same gap value, namely Q2 (employee consistency when offering promos) and Q7 (products available in stores), with a gap value of -0.5. It was found that there are 4 indicators that fall into quadrant 1, namely indicators Q1 (cashier performance in serving), Q6 (comfort of the shopping area), Q3 (employees' understanding of the products being sold and their ability to provide reliable information), and Q9 (physical evidence at the store). The inclusion of 4 out of 10 of these indicators into quadrant 1 indicates that the store failed to provide good and satisfactory performance to consumers, while the other 4 indicators are considered very important with importance values of Q1 4,667, Q6 4,367, Q3 4.2, and Q9 4,033 out of 5 points.

Keywords: customer satisfaction, retail, brand.

INTRODUCTION

Lawson is a retail company founded by J. J. Lawson that experienced very rapid development in the US and later changed ownership to become Daiei Lawson Co., Ltd. During its development, retail began to open branches in several countries, one of which was Indonesia, with the characteristic of selling typical Japanese foods such as bento, odeng, etc. In 2011, retail collaborated with one of the Alfamidi companies and has continued to grow to this day. In the midst of retail competition, manufacturers need to see opportunities in all situations in order to stay ahead of competitors. Therefore, this research was conducted to see what factors influence the level of customer satisfaction when shopping at retail. From the attributes and indicators that have been selected, a measurement will be carried out on the retail brand. So it is hoped that the results of this research can provide useful information for retailers in determining strategies to increase customer satisfaction and change consumer behavior towards brands.

THEORETICAL STUDY

Services are products offered to consumers in intangible form with the aim of meeting their needs and wants. Service is a very important part of running a business because, of course, without quality service, customers will not feel comfortable and will not be interested in buying the products offered by the business. So far, many experts have provided definitions of customer satisfaction. Customer satisfaction or dissatisfaction is the customer's response to a nonconformity or confirmed evaluation suggesting prior expectations (or other performance norms) and actual performance. how the product feels after use. Customer satisfaction is an evaluation of the buyer in which the selected alternative does at least provide results (outcomes) that equal or exceed customer expectations, while dissatisfaction arises when the results obtained do not match customer expectations. meet customer expectations.

Customer satisfaction is the level of someone's feelings after comparing the performance or results they feel to their expectations. Service is one of the keys to success in business competition; providing excellent service will be able to achieve customer satisfaction. To win competition in business, companies are required to understand what consumers need, so they will need a strategy to know consumers' wants and needs. Quality is the nature of a product or service that influences its ability to meet the real or implied needs of consumers. There are five views on quality: the transcendental approach, the product-oriented approach, the customer-oriented approach, the manufacturing-oriented approach is an approach to quality where quality can be felt but is difficult to define; then there is the product-oriented approach where quality can be measured using numbers; the customer-oriented approach where quality depends on the customer's point of view; the manufacturing-oriented approach, which focuses on adjustments to the specifications developed; and the value-for money oriented approach. This approach views quality in terms of value and price.

Quality is defined as "fitness for use". Quality is the customer's perception of service quality resulting from a comparison between consumer expectations and the actual experience experienced by consumers in consuming a service. Service quality is an essential thing that must be offered by companies offering services. Service quality will be assessed as good by consumers if the quality of service offered is the same as or exceeds customer expectations. If not, then the service quality is considered poor by consumers. The service quality dimensions used in this study are interaction quality, physical evidence quality, and result quality. Previous studies have found a significant effect of service quality on customer satisfaction and loyalty. Quality is neither mind nor matter but rather an independent entity of the two. Although quality cannot be defined, you definitely know it.

Service quality is a performance that can be offered by one person to another. This performance can be in the form of intangible actions and does not result in the ownership of any goods by anyone. The main point is that service is an action performed by a seller to a buyer or consumer in order to meet their needs and desires. This behavior aims to achieve customer satisfaction itself. A service can be carried out when consumers choose a product or after completing a product purchase transaction. Good service quality will also have a positive impact on the company because loyal customers will provide benefits

for the company. In general, service quality is a global attitude or assessment of service excellence, although there is no uniformity of opinion in the real scope of this attitude.

Parasuraman et al. (1996) have developed a measure of service quality called SERVQUAL (Service Quality). This SERVQUAL is a multi-item scale with several questions that can be used to measure respondents' perceptions of service quality, namely: (1) Physical evidence (tangibles), including facilities, equipment, employees, and means of communication. (2) Reliability, namely the ability of staff to provide promised services and provide satisfactory service. (3) responsiveness, namely the desire of staff to help customers and provide responsive service. (4) Assurance, including knowledge, ability, courtesy, and trustworthiness of staff, free from danger, risk, and doubt; and (5) Empathy, namely ease in establishing relationships, good communication, personal attention, and understanding towards customers.

Service quality is a mismatch between consumer expectations and consumer perceptions. If the service received or felt is as expected, then the quality of service is perceived as good and satisfactory. The quality of service received by consumers is expressed by the magnitude of the difference between consumers' expectations or desires and their level of perception. Service quality as perceived by customers can be determined by the extent of the discrepancy between customer expectations or desires and their perceptions. Service quality as perceived by consumers can be defined as the extent of the difference between consumers' expectations or desires and their perceptions. Implementing service quality has become a strategy for several industries, including hotel service companies. In hotel service companies, service quality is one of the strategies for achieving hotel guest satisfaction. The success of a company in providing quality service to its customers, achieving a high market share, and increasing company profits is largely determined by the approach used.

RESEARCH METHODS

Gap 5 analysis is carried out to compare the original performance in the market with the expected performance in the market. This analysis is important to carry out because, from the measurement results, brands can see how they are performing in the market and what steps they need to take in the future. From the measurement results, the five largest indicator gaps and the five smallest indicator gaps will be found. In this measurement, we use 10 indicators that measure from several sides, namely: Q1: Cashier performance in serving. The measurement looks at the cashier's accuracy, speed, and politeness. Q2: Consistency of employees when offering promotions that are available when consumers shop. Q3: Employee assurance: see how well employees understand the product and can provide reliable information. Q4: Prices and promotions. Measuring whether there is a match between the price paid and the promotions displayed in the shop window. Q5: Payment facilities: seeing the availability of various payment options and security in transactions. Q6: The convenience of the shopping area includes room temperature, a clean store, and the availability of parking. Q7: Products are available. Measuring the neatness of product arrangement, completeness, and hygiene. Q8: Friendliness of all store employees in serving customers. Q9: Physical evidence, such as signage, air fresheners, and clear product prices. Q10: Availability of brand loyalty such as membership, which can provide more promos and discounts

RESULTS AND DISCUSSION

From the measurements that have been carried out, the results show that 80% of the indicators selected as benchmarks for retail brand performance show a large gap between the performance value and its importance value. Where it was found that Q1 (cashier performance in serving) was the largest with a value of -1.6. This is followed by the Q6 indicator (shopping area comfort) with a value of -0.767. Furthermore, many respondents also thought that the Q3 indicator (employees' understanding of the product and ability to provide reliable information) was quite poor, with a gap value of -0.567. Then there are 2 indicators that show the same gap value, namely Q2 (employee consistency when offering promos) and Q7 (products available in the store), with a gap value of -0.5.

Apart from the 5 gaps above, there are also 3 indicators with smaller values but also showing large gap results, such as Q9 (physical evidence), which is considered less comfortable with a gap value of -0.333. This is followed by Q4 (match between the price paid and the one displayed), which shows a fairly high gap value of 0.3. Then at number 8, there is the Q5 indicator (availability of payment facilities) with a gap value of -0.233. From the results of this gap analysis, we also found that there are 2 indicators that show positive gap values, which means the performance value is higher than the importance value. These 2 gaps are Q8 and Q10. Where Q8 (friendliness of all retail employees) provides a good experience with a gap value of 0.233. As well as the Q10 indicator (brand loyalty such as membership, which provides lots of promos and discounts) with a gap value of 0.333.

To measure service quality, we also use the Importance-Performance Analysis (IPA) tool. IPA is part of a marketing research technique that measures consumer behavior and attitudes towards the products we offer. The results of the IPA can be seen in the form of a scatterplot graph, which helps show which parts require the most attention from the brand. IPA analysis can be done with the help of the quadrant model. From the measurement results that have been obtained, we process the data into the form of a scatterplot graph. From data processing, it was found that there were 4 indicators that entered quadrant 1, namely indicators Q1 (cashier performance in serving), Q6 (convenience of the shopping area), Q3 (employees' understanding of the products being sold and their ability to provide reliable information), and Q9 (physical evidence at the store). The inclusion of 4 out of 10 of these indicators into quadrant 1 indicates that the store failed to provide good and satisfactory performance to consumers, while the other 4 indicators are considered very important with importance values of Q1 4,667, Q6 4,367, Q3 4.2, and Q9 4,033 out of 5 points.

Furthermore, it was found that there are 4 indicators that are in quadrant 2, namely Q7 (products available in the store), Q5 (availability of payment facilities), Q8 (friendliness of all employees), and Q4 (appropriateness between the price paid and what is displayed in the storefront). The 4 indicators included in this quadrant are considered good because quadrant 2 represents indicators with a high level of importance, which is also accompanied by a high level of performance. This indicator is a factor that provides satisfaction to consumers. The level of importance of this indicator is considered quite high, including Q7 and Q5, 4,467, Q8, 4,333, and Q4, 4,267. From this IPA analysis, the Lawson brand can see that these four indicators are indicators whose performance must be maintained. Of the 10 indicators, there are 2 that fall into quadrant 3, namely Q2 (employee consistency when offering promotions) and Q10 (brand loyalty such as membership). This quadrant shows indicators that are not a brand priority because of their low level of importance and performance. These two indicators show a fairly high level

of importance, where Q2 is 3,767 and Q10 is 3,067. This level of importance is also accompanied by a Q2 performance value of 3,267 and a Q10 performance value of 3.4. Apart from that, even though it is in quadrant 3, the Q10 indicator is included in the best indicators for providing satisfaction because its performance value is higher than importance, namely with a value difference of 0.333.

CONCLUSION

From the results of measurements that have been carried out using both Gap 5 analysis and Importance-Performance Analysis (IPA), we came to the conclusion that, as one of the well-known retail stores, its performance is still very poor. The results of the Gap 5 analysis show that 80% of the indicators considered important by consumers in providing satisfaction do not provide good performance. Then, in the IPA analysis, it was also found that many indicators were still lacking in terms of performance, even though their level of importance was quite high. Therefore, from the results of the measurements we have carried out, the advice we can give is that retailers must make strategic changes regarding the way they serve consumers as well as regarding how they can provide comfort in terms of shopping areas. This is because, based on the results of the survey conducted, many respondents agreed that these four indicators were important factors for retail stores to operate. So, it is hoped that by improving these four indicators, the brand can provide consumer satisfaction. For indicators that are already good (in quadrant 2), the brand must still be able to maintain its performance. Because even though these four indicators fall into quadrant 2 with high values, they still show a negative gap between the level of performance and its importance. For the two indicators that fall into quadrant 3, it is hoped that they will also attract brand attention. Because even though quadrant 3 is considered to have a level of importance that is not too high, it is not a priority. If the brand can improve its performance in these 2 indicators until it enters quadrant 4, it will form a very good impression or image in the minds of consumers.

REFERENCES

- Herwanto D, Ikatrinasari ZF, dan Yuliani ENS. (2013). Integration of service quality and importance performance analysis method in improving service quality at SMK Plus Laboratorium Indonesia, Karawang. *International Journal of Engineering and Applied Sciences*, 2(3), 1-8.
- Heryadi, D. Y., Fachrurazi, F., Nurcholifah, I., & Yusuf, M. (2023). During the Covid-19 Pandemic, Marketing Strategy Analysis for Crispy MSMEs" MA ICIH". *Jurnal Publikasi Ilmu Manajemen*, 2(1), 184-201.
- Heryadi, D. Y., & Noor, T. I. (2016, August). SRI Rice Organic Farmers' Dilemma: Between Economic Aspects and Sustainable Agriculture. In 2016 Global Conference on Business, Management and Entrepreneurship (pp. 176-180). Atlantis Press.
- Heryadi, D. Y., Noor, T. I., Deliana, Y., & Hamdani, J. S. (2018). Why organic rice farmers switch back to conventional farming?. *Journal of Economics and Sustainable Development*.
- Heryadi, D. Y., Noor, T. I., Deliana, Y., & Hamdani, J. S. (2018). Assessing the performance and factors affecting organic rice agribusiness sustainability. *Int. J. Devel. Res*, 8, 24110-24115.
- Heryadi, D. Y., Sundari, R. S., Agustini, R., & Hidayat, A. (2021). Komparasi Agribisnis Jamur Tiram (Pleurotus ostreatus) Media Tanam Limbah Sabut Kelapa dan Serbuk Gergaji. *Jurnal Agrinika: Jurnal Agroteknologi dan Agribisnis*, 5(2), 108-121.
- Sukmawati, E., ST, S., Keb, M., Fitriadi, H., Pradana, Y., Dumiyati, M. P., ... & Kasmanto Rinaldi, S. H. (2022). *Digitalisasi sebagai pengembangan model pembelajaran*. Cendikia Mulia Mandiri.
- Fachrurazi, H., MM, S. A., Cahyadi, N., S ST, M. M., Fitriadi, H., Rianda Hanis, S. E. I., ... & Ak, M. (2022). *Dasar dan Konsep Manajemen Organisasi*. CV Rey Media Grafika.

- Arta, D. N. C., Tannady, H., Fitriadi, H., Supriatna, D., & Yuniwati, I. (2023). Analisis Pengaruh Pelatihan Kerja Dan Rekrutmen Terhadap Kinerja Karyawan Di Perguruan Tinggi. *Management Studies and Entrepreneurship Journal (MSEJ)*, 4(1), 587-596.
- Fitriadi, H. (2021). Pengaruh Suasana Resto Dan Kualitas Pelayanan Terhadap Kepuasan Pelanggan Pada Lan's Resto Dan Cafe Lahat. *Jurnal Teknik Ibnu Sina (JT-IBSI)*, 6(02), 88-103.
- Boari, Y., Megavitry, R., Pattiasina, P. J., Ramdani, H. T., & Munandar, H. (2023). The Analysis Of Effectiveness Of Mobile Learning Media Usage In Train Students' Critical Thinking Skills. *Mudir: Jurnal Manajemen Pendidikan*, 5(1), 172-177.
- Boari, Y., Ilindamon, A., & Rumaropen, L. D. (2022). PERAN KELOMPOK USAHA NELAYAN DALAM MENINGKATKAN PENDAPATAN NELAYAN DI DESA ADOKI DISTRIK YENDIDORI KABUPATEN BIAK NUMFOR. *Journal of Economics Review (JOER)*, 2(2), 61-73.
- Boari, Y., Ilindamon, A., Mikir, A. W., & Twenty, A. L. (2022). PENDAMPINGAN LAPORAN PEMBUKUAN SEDERHANA PADA USAHA AYAM GEPREK INDOKANGWE DI KELURAHAN VIM. Community Development Journal: Jurnal Pengabdian Masyarakat, 3(3), 1934-1937.
- Lestari, E. D., Boari, Y., Paula, D. Y., & Patty, M. A. (2022). PEMBINAAN PENGELOLAAN MANAJEMEN KEUANGAN DAN DIGITAL MARKETING DALAM MENINGKATKAN PENDAPATAN USAHA PADA IKM PAPUA MUDA KREATIF KELURAHAN AWIYO DISTRIK ABEPURA. Jurnal Pengabdian Masyarakat Nusantara, 2(2), 18-24.
- Rumbrawer, W. A. P., Boari, Y., & Lestari, E. D. (2023). Dampak Covid-19 terhadap UMKM (Studi Kasus Pedagang Kaki Lima di Kelurahan VIM). *Jurnal Samudra Ekonomi dan Bisnis*, 14(2), 341-354.
- Yuniwati, I., Yustita, A. D., Hardiyanti, S. A., & Suardinata, I. W. (2020, June). Development of assessment instruments to measure quality of MOOC-Platform in engineering mathematics 1 course. In *Journal of Physics: Conference Series* (Vol. 1567, No. 2, p. 022102). IOP Publishing.
- Anggraini, D., Hasni, D., & Amelia, R. (2022). Pathogenesis of Sepsis. Scientific Journal, 1(4), 332-339.
 Anggraini, D., & Hasni, D. (2021). Early Detection of Hypercholesterolemia in the Elderly. Jurnal Abdimas Saintika, 3(2), 7-12.
- Hasni, D., Siregar, K. B., & Lim, H. (2016). The influence of glutathion S-transferase P-1 polymorphism A313G rs1695 on the susceptibility to cyclophosphamide hematologic toxicity in Indonesian patients. *Medical Journal of Indonesia*, 25(2), 118-26.
- Muliani, A., Hasni, D., & Malik, R. (2021). Evaluasi adherensi pengobatan pasien diabetes melitus tipe 2 di era pandemi COVID-19. *Human Care Journal*, 6(2), 396-405.
- Putra, M. R. B., Primawati, I., Putriyuni, A., & Hasni, D. (2022). Risiko Pribadi Penularan COVID-19 pada Masyarakat di Kota Padang, Sumatera Barat Tahun 2020. *Jurnal Kedokteran Dan Kesehatan: Publikasi Ilmiah Fakultas Kedokteran Universitas Sriwijaya*, 9(1), 29-42.
- Hardiyanti, S. A., Yuniawati, I., & Yustita, A. D. (2017). Bentuk petri net dan model aljabar max plus pada sistem pelayanan pasien rawat jalan Rumah Sakit Al Huda Genteng, Banyuwangi. *UJMC (Unisda Journal of Mathematics and Computer Science)*, 3(2), 1-8.
- Yuniwati, I. (2016). Correlation test application of supplier's ranking using TOPSIS and AHP-TOPSIS method. *CAUCHY: Jurnal Matematika Murni dan Aplikasi*, 4(2), 65-73.
- Trianasari, E., Yuniwati, I., & Suryantini, M. D. (2022). SEM-PLS Analysis of Factors Affecting the Effectiveness of English Course Online Learning during Covid-19 Pandemic. *Jo-ELT (Journal of English Language Teaching) Fakultas Pendidikan Bahasa & Seni Prodi Pendidikan Bahasa Inggris IKIP*, 9(1), 83-94.
- Silviana, H., Yuniwati, I., Erwanto, Z., & Triasih, D. (2021). Pengembangan Bioflok dan Kolam Budidaya Ikan sebagai Wisata Edukasi di Desa Tulungrejo Kecamatan Glenmore Kabupaten Banyuwangi. *J-Dinamika: Jurnal Pengabdian Masyarakat*, 6(1), 96-102.
- Fitriadi, H. (2023). The Influence of Work Discipline and Work Environment on Teacher Work Performance at SMP Negeri 1 Lahat. *Indonesian Journal of Entrepreneurship and Startups*, *1*(1), 1–10.
- Khare A. (2013). Retail service quality in small retail sector: the Indian experience. *Facilities*, 31(5), 208-222. https://doi.org/10.1108/02632771311307089
- Tan LH, Chew BC, Hamid SR. (2017). Service quality implementation in shaping sustainable banking operating system: a case study of Maybank Group. *Qualitative Research in Financial Markets*, 9(4), 359-381. https://doi.org/10.1108/QRFM-01-2017-0002
- Nasution. (2001). Integrated Quality Management (Total Quality Management), Member of IKPI. Jakarta: Ghalia Indonesia.
- Arslan, M. (2014). Impact of Brand Image and Service Quality on Consumer Purchase Intention: A Study of Retail Store in Pakistan. 04(22).

- Hisam, M. W. (2016, September 1). The Impact of Service Quality on Customer Satisfaction: A Study on Selected Retail Stores in India.
- Najib, A. Global World Health Governance in the Post-Pandemic Era from the Perspectives of Neorealism and Neoliberalism (Similarity). *NEUROQUANTOLOGY*, 20, 15.
- Nuryana, H. T. A. W. A., & Ryan, R. S. I. A. (2022). Analisis peran service quality dan brand awareness dalam meningkatkan consumer satisfaction pada industri ritel food & beverage (studi kasus foodpedia). *Jurnal Kewarganegaraan*, 6(3).
- Ferdiansyah, H., Komaria, N., & Arief, I. (2023). The Application of Support Vector Machine Method to Analyze the Sentiments of Netizens on Social Media Regarding the Accessibility of Disabilities in Public Spaces. *Journal of Information System, Technology and Engineering*, *1*(1), 6–10.
- Susanto, R. (2010). Penerapan Standar Proses Keperawatan di Puskesmas Rawat Inap Cilacap. *Jurnal Keperawatan Soedirman*, 5(2), 80-84.
- Susanto, R. (2011). Pengaruh paparan warna terhadap retensi short term memory penderita hipertensi primer. *Jurnal Keperawatan Soedirman*, 7(1), 44-57.
- Sudyana, I. N., Kurniawati, H., Susanto, R., Dulame, I. M., & Vanchapo, A. R. (2023). The Effectiveness Analysis of Using Angle Puzzle Tools on the Achievement of Students' Learning Outcomes. *Journal on Education*, *6*(1), 1743-1748.
- Fadlilah, S., Setiawan, D. I., Murdhiono, W. R., Wiyani, C., Mindarsih, E., Lustiyati, E. D., & Susanto, R. (2022). The Anxiety Facing the 1st Dose of Covid-19 Vaccination and Related Factors. *International Medical Journal*, 29(1).
- Wahdiniawati, S. A., Tannady, H., Al Haddar, G., Sugisman, S., & Arief, I. (2023). Analisis peningkatan kinerja guru melalui kompetensi dan beban kerja pada guru SMP Negeri di DKI Jakarta. *Management Studies and Entrepreneurship Journal (MSEJ)*, 4(1), 632-640.
- Junaidi, J., Lubis, Z., Effendi, I., Aulia, M. R., Utami, M. P., & Supriatna, D. (2023). Strategy Enhancement Performance MSMEs Through PTPN III Partnership Program. *Devotion Journal of Community Service*, 4(2), 438-445.
- Aulia, M. R. (2020). Pengaruh kompetensi kewirausahaan terhadap kinerja usaha kedai kopi skala mikro dan kecil pada masa pandemi Covid-19 di Kota Medan. *Jurnal Agriust*, 38-44.
- Aulia, M. R., Saragi, C. P., & Simbolon, R. (2021). The Effect of Entrepreneurial Characteristics on Entrepreneurial Competence and Entrepreneurial Competence on Business Performance of Micro and Small-Scale Coffee Shops in Bogor. BASKARA: Journal of Business and Entrepreneurship, 4(1), 37-48.
- Aulia, M. R. (2020). Pengaruh Kompetensi Kewirausahaan Terhadap Kinerja Usaha Kedai Kopi Skala Mikro Dan Kecil Di Kota Medan. *Jurnal Manajemen Bisnis Krisnadwipayana*, 8(3), 100-113.
- Lubis, Z., Zarlis, M., & Aulia, M. R. (2023). Performance Analysis of Oil Palm Companies Based on Barcode System through Fit Viability Approach: Long Work as A Moderator Variable. *Aptisi Transactions on Technopreneurship (ATT)*, 5(1), 40-52.
- Bahua, I. (2016). Community participation on evaluation stage in critical land rehabilitation program. *Advances in Environmental Biology*, 10(10), 170-180.
- Suparwata, D. O. (2018). Pengelolaan rehabilitasi lahan kritis berdasarkan partisipasi masyarakat di DAS Randangan Kabupaten Pohuwato.
- Bahua, M. I., & Suparwata, D. O. (2018, February). The level of society's participation in critical land rehabilitation in DAS Randangan Pohuwato Regency. In *IOP Conference Series: Earth and Environmental Science* (Vol. 122, No. 1, p. 012139). IOP Publishing.
- Rahayu, S., Nuryana, A., & Arief, I. Khamaludin., Tan, HT, Susanto, PC, Magdalena., Tannady, H.(2022).
 Peran Minat Beli Dalam Hubungan Antara Kualitas Produk Dan Brand Awareness Terhadap Keputusan Pembelian Produk Suplemen Kesehatan. *Jurnal Kewarganegaraan*, 6(3), 5545-5554.
- Ramachdaran, A., & Chidambaran, V. (2012, February 2). A review of customer satisfaction towards service quality of banking sector.