

Effect of Service Quality on Student Satisfaction at The Faculty of Hospitality And Tourism

Mariyanti Sian^{*a}, Luh Komang Candra Dewi^b, Lucio Ximenes^c

^a IOB, Timor Leste, maryanti@gmail.com

^b IOB, Timor Leste, Luh.komang@gmail.com

^c IOB, Timor Leste, ximenes@gmail.com

*Mariyanti Sian

ABSTRACT

This study aims to examine and analyze: The Effect of Service Quality on Student Satisfaction at the Faculty of Hospitality and Tourism – IOB Timor Leste. This research is quantitative in nature, using a descriptive approach. Data were collected from primary and secondary sources, with a total sample size of 68 respondents. The sampling procedure employed a probability sampling technique. Data were gathered using a questionnaire based on a Likert scale. The data analysis techniques included multiple linear regression and inferential statistics analyzed using SPSS. The results of the study conclude that the variables Reliability (X1), Physical Evidence (X2), Responsiveness (X3), Assurance (X4), and Empathy (X5) have no significant effect on Student Satisfaction (Y) at the Faculty of Hospitality and Tourism – IOB Timor Leste.

KEYWORDS: Service Quality, Student Satisfaction, Hospitality and Tourism

I. INTRODUCTION

In this era of globalization, many societal changes emphasize the importance of higher education, encouraging individuals to pursue advanced education to produce qualified human resources. Higher education institutions serve as strategic pillars aimed at producing human resources capable of facing globalization and its intense competition among institutions. Institutions of lower quality are gradually at risk of losing their existence.

As educational institutions providing services to enhance the nation's intellectual capacity, universities must remain sensitive to situational changes and conditions, while also identifying the needs and desires of their consumers—students—as service users. In other words, universities must be able to respond to and fulfill the expectations of their consumers effectively.

Students, as consumers of higher education institutions, have their satisfaction linked to the quality of services provided. Student satisfaction, akin to customer satisfaction, is the level of feeling a person experiences after

comparing their expectations with the reality of services offered. According to Sukanti, as cited by Bhakti and Rahmawati (2017), understanding student satisfaction provides several benefits. These include guiding the institution to fulfill student needs effectively, thereby becoming a source of sustainable competitive advantage. Students choose service providers based on recommendations from friends, family, or institutions, and their satisfaction depends on whether the services they receive meet or exceed their expectations.

Student satisfaction is closely tied to the quality of services provided by universities. High-quality services positively influence consumer loyalty toward a product or service, as also noted by Sayyida et al. (2015). Service quality is a key factor in shaping the image of a university. Good service adheres to established standards and satisfies students. Universities must understand their students and their needs. Parasuraman et al., as cited in Samosir (2005), define service quality as the comparison between expected services and perceived services. If the services meet or exceed student expectations, they are perceived as good and satisfying, and vice versa. Thus, service quality must be based on consumer needs and evaluated through consumer feedback.

Customer satisfaction is vital for achieving loyalty. Therefore, universities must focus on fulfilling and addressing consumer needs to sustain or even outperform in competition. To gain loyal consumers, service quality must be prioritized. Another critical factor is brand image. Establishing a strong brand image benefits universities by making their name, products, or services recognizable to consumers.

The rapid growth of higher education institutions, coupled with faculty-level competition to meet enrollment quotas, has caused an uneven distribution of students. This condition demands universities and faculties to commit to satisfying their consumers by continuously improving service quality. The expectation for universities today is not just to produce well-qualified graduates but also to demonstrate high standards in accountability, performance achievements, quality certifications, and alumni success in finding relevant employment.

In Timor Leste, there are two types of higher education institutions: public and private universities. These institutions cannot be directly compared to determine superiority; rather, their ability to provide tangible education access defines them. This competition has prompted the government to set certain standards to enhance the competence of higher education institutions.

In Timor Leste, one approach to thriving in this competitive environment is by improving facilities provided to students, with a focus on addressing student satisfaction. There are several universities offering hospitality and tourism programs. Public institutions include UNTL and UNITAL, while private ones include four key universities: Faculty of Hospitality and Tourism IOB, Faculty of Hospitality and Tourism DIT (comprising two departments: Tour and Travel Management and Hotel Management), Instituto Profesional de Canossa (IPDC), and Laboratorio Turismo no Culinaria.

A notable phenomenon in hospitality and tourism faculties is the lack of student interest in the Diploma II program, as students feel dissatisfied with the two-year education duration. Another challenge is the inadequate practical facilities for courses such as culinary arts, pastry and bakery, bartending, housekeeping, front office, and

food and beverage services. Recognizing the competition among universities in Timor Leste, high-quality service implementation across all units is essential.

The Faculty of Hospitality and Tourism IOB is aware of the fierce competition in education and strives to enhance its quality in various aspects, such as adequate facilities for practical courses, updated curricula, and excellent student services. Efforts include providing excellent service with a friendly smile, courteous behavior, and a professional attitude. Many graduates from this institution, equipped with strong knowledge, skills, and attitudes, are employed by the hospitality industry or offices, often securing jobs within three months of completing their internships. From 2018 until now, about 55 students from the D2 and D3 programs have been successfully employed in various industries.

Problem Formulation

1. Does reliability affect student satisfaction?
2. Does physical evidence affect student satisfaction?
3. Does responsiveness affect student satisfaction?
4. Does assurance affect student satisfaction?
5. Does empathy affect student satisfaction?

Research Objectives

1. To determine whether physical evidence affects student satisfaction.
2. To determine whether responsiveness affects student satisfaction.
3. To determine whether assurance affects student satisfaction.
4. To determine whether empathy affects student satisfaction.
5. To determine whether reliability, physical evidence, responsiveness, assurance, and empathy simultaneously affect student satisfaction.

II. LITERATURE REVIEW

Quality is defined as the totality of features and characteristics of a product or service that depend on its ability to satisfy stated or implied needs (American Society for Quality Control in Kotler and Keller, 2009:143). According to Lewis and Booms (1983), as cited in Tjiptono and Chandra (2011:180), service quality is the measure of how well the level of service provided matches consumer expectations.

Quality plays a key role in competing effectively in the market. When a company provides high-quality products, it establishes a foundation for creating customer satisfaction (Kotler, Sangadji, and Sopiah, 2014). Kotler, as cited in Laksana (2008:85), defines service as any action offered by one party to another that is essentially intangible and does not result in ownership of anything. Rangkuti (2006) asserts that service recipients always expect the best service, which meets their needs based on their experiences and suggestions and is compared with their expectations.

Students as Consumers of Higher Education

According to Hartaji (2012), students are individuals who are engaged in learning and are registered at a higher education institution, which may include academies, polytechnics, colleges, institutes, and universities. Paryati Sudarman (2004:32) describes students as learners enrolled in and studying at a university. Takwin (2008) further defines students as individuals studying at higher education institutions, such as universities, institutes, or academies, and considers anyone officially registered as a student. Etymologically, the term "mahasiswa" (student) combines "maha," meaning "great" or "high," and "siswa," meaning "learner," signifying the highest level of a student or learner.

Customer Expectations and Satisfaction

According to Ayse (2007:53), customer expectations are crucial as they influence service quality and customer satisfaction. High-quality services that meet or exceed expectations enhance customer satisfaction, while the opposite creates dissatisfaction. Kotler and Keller (2007:177) define satisfaction as a person's feelings of pleasure or disappointment arising from comparing perceived product performance with expectations. Tjiptono (2012:301) describes consumer satisfaction as a situation where consumers realize that their needs and desires are met appropriately. Similarly, Bachtiar (2011) explains that consumer satisfaction is a positive feeling experienced by consumers in relation to a product or service during or after its use.

From these definitions, consumer satisfaction can be understood as the feelings of pleasure or disappointment shown by consumers based on whether a product or service they use meets their expectations.

A. Strategies for Enhancing Customer Satisfaction

According to Tjiptono (2007:149), "The goal of a customer satisfaction strategy is to ensure customers do not easily switch to competitors." The following strategies can be employed to achieve and enhance customer satisfaction:

- i. Relationship Marketing Strategy

This strategy involves continuing the relationship between buyers and sellers even after the sale is completed. In other words, the company establishes an ongoing partnership with consumers, ultimately fostering customer loyalty and encouraging repeat business.

ii. Unconditional Service Guarantee Strategy

This strategy provides consumers with an absolute and exceptional guarantee designed to minimize risks or losses on their part.

iii. Superior Customer Service Strategy

This strategy offers services that are superior to those provided by competitors, ensuring better customer experiences.

iv. Effective Complaint Handling Strategy

This strategy emphasizes addressing customer complaints promptly and accurately. The company must show care, concern, and regret for customer dissatisfaction to transform dissatisfied customers into satisfied ones who continue using the company's products or services.

v. Performance Improvement Strategy

This strategy focuses on continuous improvement in service quality. It includes providing education and training in communication, salesmanship, and public relations to management and employees. Additionally, it incorporates customer satisfaction capabilities into the employee performance evaluation system.

B. Hypotheses

Based on the main problems, the researcher formulates the following research hypotheses:

1. **Hypothesis 1**

Ho: There is no positive and significant effect of BAAK service quality, as measured by the physical evidence indicator, on student satisfaction.

Ha: There is a positive and significant effect of BAAK service quality, as measured by the physical evidence indicator, on student satisfaction.

2. **Hypothesis 2**

Ho: There is no positive and significant effect of BAAK service quality, as measured by the reliability indicator, on student satisfaction.

Ha: There is a positive and significant effect of BAAK service quality, as measured by the reliability indicator, on student satisfaction.

3. **Hypothesis 3**

Ho: There is no positive and significant effect of BAAK service quality, as measured by the responsiveness indicator, on student satisfaction.

Ha: There is a positive and significant effect of BAAK service quality, as measured by the responsiveness indicator, on student satisfaction.

4. **Hypothesis 4**

Ho: There is no positive and significant effect of BAAK service quality, as measured by the assurance indicator, on student satisfaction.

Ha: There is a positive and significant effect of BAAK service quality, as measured by the assurance indicator, on student satisfaction.

5. **Hypothesis 5**

Ho: There is no positive and significant effect of BAAK service quality, as measured by the empathy indicator, on student satisfaction.

Ha: There is a positive and significant effect of BAAK service quality, as measured by the empathy indicator, on student satisfaction.

III. METHODOLOGY

C. Research Design

This study is a quantitative research. According to Sugiyono (2010), quantitative research is a type of research based on the philosophy of positivism. It is used to investigate specific populations or samples, where the sampling technique is generally conducted randomly. Data collection is carried out using research instruments, and data analysis is statistical and quantitative in nature, aimed at testing predetermined hypotheses.

D. Population and Sampling

Population refers to the entirety of research subjects (Arikunto, 2010). According to Sugiyono (2010), the population is a generalization area consisting of objects or subjects with specific qualities and characteristics defined by the researcher for study and subsequent conclusion. The population in this study consists of 217 students from the Faculty of Hospitality and Tourism.

Sample

A sample is a subset of the population that shares similar characteristics (Sugiyono, 2010). It represents a portion or segment of the population. The sampling technique employed in this study is non-probability sampling. According to Silalahi (2003:61), probability sampling uses techniques to ensure every population member has an equal chance of being selected.

Sampling Technique

$$n = + \frac{N}{N.d + 21}$$

$$\frac{217}{217.001 + 13.17}$$

$$n = 68 \text{ responded}$$

The primary data source for this study was obtained from respondents' answers to the distributed questionnaires. The respondents included employees working at Bank Mandiri Timor-Leste. The research instrument used was a questionnaire specifically designed by the researcher, aligning with the study's variables and indicators.

E. Data Collection Technique

In this study, the data collection techniques used by the researcher include the following:

A questionnaire is a data collection technique in which a set of written questions or statements is given to respondents to answer (Sugiyono, 2012). In this case, the researcher prepared written questions to be answered by the respondents or sample group. The questionnaire used is a closed questionnaire, with questions designed using a Likert scale (ranging from 5 to 1), allowing respondents to select the desired answer.

Interviews are a data collection technique where the researcher conducts a direct question-and-answer session with students from the Faculty of Hospitality and Tourism (FHT).

The documentation method involves using document recording forms as the data collection tool, with data sources consisting of records or available documents. In this study, the researcher will gather documents containing the company or institution's history, vision, mission, and organizational structure.

The research instruments will undergo testing to ensure reliability and validity, verifying their effectiveness in accurately measuring the variables and indicators of the study.

F. Instrument test

Validity Test

The validity test is conducted to evaluate the instrument used for measuring research variables before analyzing the primary subject. Validity refers to the accuracy of an instrument in measuring what it is intended to measure. This test assesses whether the items in a questionnaire or scale effectively measure the targeted aspects (Priyanto, 2010). Valid questionnaire items accurately capture the variables of interest.

Reliability Test

According to Ghozali (2011), reliability is a tool for evaluating a questionnaire, which serves as an indicator of a variable. A questionnaire is considered reliable if respondents provide consistent answers to its statements.

Reliability testing can be conducted using statistical software such as SPSS to determine the consistency of responses.

G. Multiple Linear Regression Analysis

Multiple linear regression analysis is used to determine the extent of the influence of more than one independent variable on a single dependent variable (Ghozali, 2009). This method is applied to assess the impact of service quality on student satisfaction. The model is expressed as the following function or equation:

Formula:

$$Y_1 = a + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + b_5X_5 + e$$

Explanation:

Y_1 = Student satisfaction (dependent variable)

a = Constant (intercept)

X_1 = Reliability (independent variable)

X_2 = Physical evidence (independent variable)

X_3 = Responsiveness (independent variable)

X_4 = Assurance (independent variable)

X_5 = Empathy (independent variable)

b_1, b_2, b_3, b_4, b_5 = Regression coefficients, representing the influence of each independent variable on the dependent variable

e = Standard error, representing random error or variation not explained by the model

H. Coefficient of Determination (R^2)

According to Widarjono, the **coefficient of determination test (R-squared)** is used to explain the proportion of variance in the dependent variable that is explained by the independent variables. Additionally, the coefficient of determination can be used to assess how well the regression line fits the observed data.

As per Sugiyono (2012:169), **descriptive statistics** refer to statistical methods used to analyze data by describing or illustrating the collected data as it is, without intending to draw conclusions that apply broadly or to make generalizations.

In the context of R^2 , the closer the value is to 1, the better the independent variables explain the variance in the dependent variable, indicating a good fit for the regression model. Conversely, lower R^2 values suggest that the independent variables account for a smaller proportion of the variation in the dependent variable.

I. Hypothesis Testing

1. T-Test

The T-test is a statistical test used to determine whether there is a significant difference between estimated values and actual statistical results. The estimated values may come from various sources, such as assumptions, requirements, or the null hypothesis. According to Sudjiono (2010), the T-test is a statistical test used to evaluate the truth or falsity of a hypothesis. Specifically, it tests whether there is a significant difference between the means of two samples randomly drawn from the same population.

- The **T-test** assesses the individual significance of each independent variable (X) in influencing the dependent variable (Y).
- A variable is considered significant if the **p-value** is less than the significance level (commonly 0.05).

2. F-Test

The F-test is used to assess the overall significance of the regression model. It evaluates how well the independent variables (X) collectively influence the dependent variable (Y).

- The F-test examines whether the independent variables, when considered together, have a statistically significant effect on the dependent variable.
- The regression model is deemed significant if the **p-value** for the F-test is below the significance threshold (commonly 0.05).

These tests are essential for verifying the hypotheses and determining the influence of the independent variables, both individually (T-test) and collectively (F-test), on the dependent variable.

An excellent style manual for science writers is

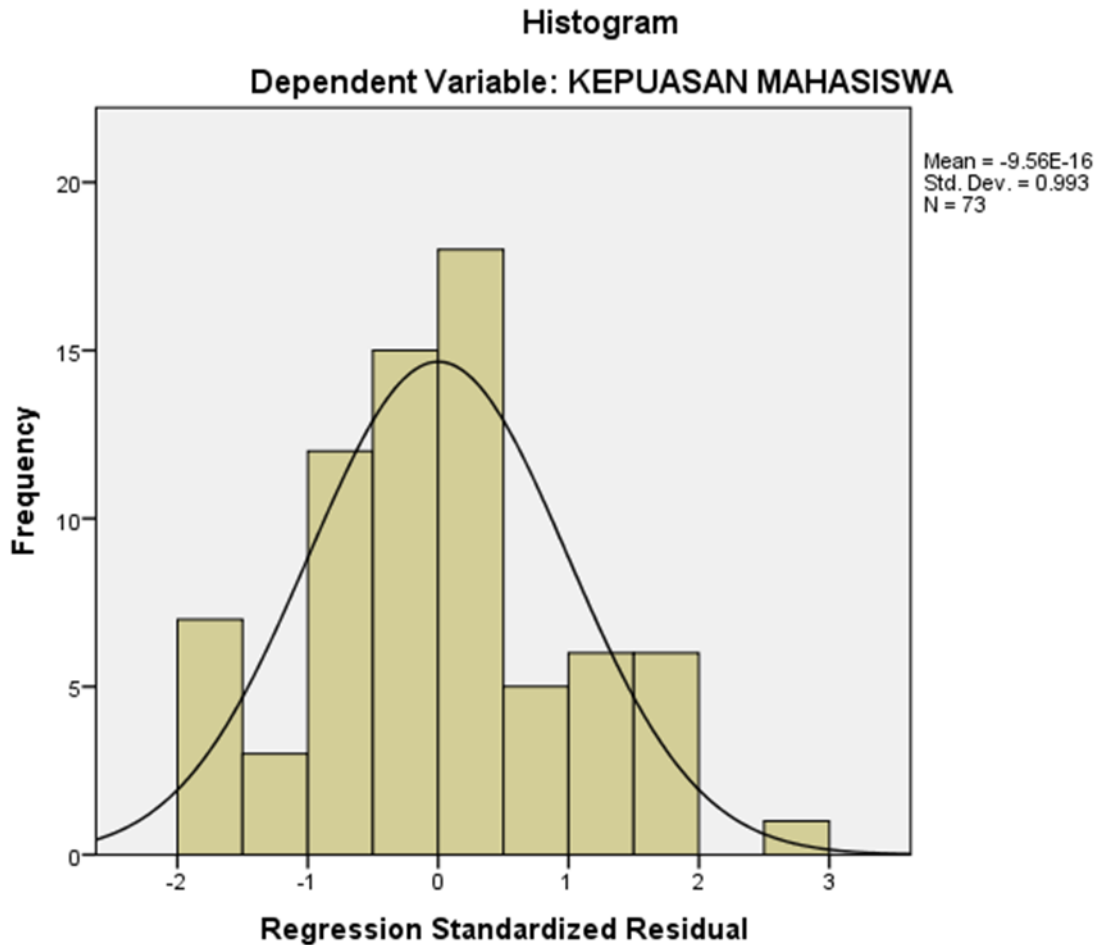
IV. RESULTS AND DISCUSSION

Normality Test

The normality test is conducted to determine whether the residual values are normally distributed. It aims to assess whether the independent and dependent variables in the regression model follow a normal distribution. A **P-P Plot** is used to evaluate this, where points scattered around and following the diagonal line indicate a distribution close to normal. Even if minor deviations are present, the regression model can be considered approximately normal, making it suitable for further analysis.

Normal P-P Plot of Regression Standardized Residual for Customer Satisfaction

By observing the scatterplot graphic, it is evident that the points are randomly distributed above and below the 0 (zero) diagonal line on the Y-axis. This indicates the absence of **heteroskedasticity** in the regression model used. Thus, the model satisfies the assumption of homoscedasticity, ensuring its reliability for analysis.



J. Multiple Linear Regression Model

Interpretation of Multiple Linear Regression Analysis Results

Based on the multiple linear regression analysis results, the equation obtained is as follows:

$$Y = 2.060 + 0.200(X1) + 0.170(X2) + 0.317(X3) + 0.303(X4) + 0.234(X5) + e$$

Where:

- Y = Student satisfaction
- X1 = Physical evidence
- X2 = Reliability
- X3 = Responsiveness
- X4 = Assurance
- X5 = Empathy
- e = Standard error

1) Interpretation:

1. Constant ($a = 2.060$):

When the service quality variables (X_1, X_2, X_3, X_4, X_5) are absent or equal to zero, the student satisfaction score (Y) is 2.060. This indicates that in the absence of service quality, students are likely to feel dissatisfied or disappointed.

2. Physical Evidence ($b_1 = 0.200$):

The regression coefficient for physical evidence (X_1) is 0.200. This means that for every one-unit increase in physical evidence, student satisfaction (Y) increases by 0.200 units. Enhancing physical evidence (e.g., facilities, infrastructure) will lead to increased student satisfaction.

3. Reliability ($b_2 = 0.170$):

The regression coefficient for reliability (X_2) is 0.170. This implies that for every one-unit increase in reliability, student satisfaction (Y) increases by 0.170 units. Improving reliability (e.g., consistent and dependable service) will positively impact student satisfaction.

4. Responsiveness ($b_3 = 0.317$):

The regression coefficient for responsiveness (X_3) is 0.317. This means that for every one-unit increase in responsiveness, student satisfaction (Y) increases by 0.317 units. Improving responsiveness (e.g., timely and helpful responses to student needs) will significantly enhance student satisfaction.

5. Assurance ($b_4 = 0.303$):

The regression coefficient for assurance (X_4) is 0.303. This indicates that for every one-unit increase in assurance, student satisfaction (Y) increases by 0.303 units. Enhancing assurance (e.g., trustworthiness and confidence in the services provided) will lead to higher satisfaction levels.

6. Empathy ($b_5 = 0.234$):

The regression coefficient for empathy (X_5) is 0.234. This means that for every one-unit increase in empathy, student satisfaction (Y) increases by 0.234 units. Improving empathy (e.g., understanding and personalized care) will positively influence student satisfaction.

Each service quality variable (physical evidence, reliability, responsiveness, assurance, and empathy) has a positive effect on student satisfaction. The variable responsiveness (X3) has the highest impact ($b_3 = 0.317$), followed by assurance (X4), empathy (X5), physical evidence (X1), and reliability (X2). This suggests that responsiveness is the most influential factor in determining student satisfaction.

K. F-Test (Simultaneous Test) - Hypothesis 4

- Null Hypothesis (Ho): There is no significant simultaneous effect of the independent variables (Physical Evidence, Reliability, Responsiveness, Assurance, Empathy) on the dependent variable (Student Satisfaction).
- Alternative Hypothesis (Ha): There is a significant simultaneous effect of the independent variables on the dependent variable.

Decision Rule:

If the significance value (p-value) is less than 0.05, the null hypothesis (Ho) is rejected, and the alternative hypothesis (Ha) is accepted, indicating a significant effect of the independent variables on the dependent variable.

ANOVA^a

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	16.716	5	3.343	6.438	.000 ^b
Residual	34.791	62	.519		
Total	51.507	67			

a. Dependent Variable: Kepuasan Mahasiswa

b. Predictors: (Constant), Empati, Jaminan, Bukti fisik , Kehandalan, Daya tanggap

Significance Value (Sig.):

The significance value is 0.000, which is less than 0.05. This indicates that the independent variables (Physical Evidence, Reliability, Responsiveness, Assurance, Empathy) have a simultaneous and statistically significant effect on the dependent variable (Student Satisfaction).

F-Statistic:

The F-statistic value is 6.438, which is sufficiently large, further supporting the significance of the model.

- Hypothesis Accepted: Since the significance value is less than 0.05, the null hypothesis is rejected, and the alternative hypothesis is accepted.
- Implication: The independent variables (Physical Evidence, Reliability, Responsiveness, Assurance, Empathy) collectively have a significant influence on Student Satisfaction in the context of this study.

L. F-Test Statistical Results

The F-test statistical result shows an F-value of 6.438 with a significance value (Sig. F) of 0.000, which is smaller than the critical significance level ($\alpha = 0.05$). This indicates that the independent variables (Physical Evidence, Reliability, Assurance, Responsiveness, and Empathy) have a significant influence on the dependent variable (Student Satisfaction).

Since the significance value is less than 0.05, the hypothesis is accepted. Interpretation: The variables Physical Evidence, Reliability, Assurance, Responsiveness, and Empathy collectively have a significant effect on student satisfaction. This supports the conclusion that improvements in these variables will significantly enhance student satisfaction.

M. Coefficient of Determination

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.890 ^a	.792	.274	.721

From the regression analysis, the R Square value is 0.792, which indicates that 79.2% of the variation in the dependent variable (Student Satisfaction) can be explained by the independent variables: Physical Evidence, Reliability, Assurance, Responsiveness, and Empathy. The remaining 20.8% is influenced by other variables not included in this model.

Interpretation of R Square

- The R Square value of 0.792 signifies a strong relationship between the independent variables and the dependent variable.
- This means the model effectively explains the majority of the variation in student satisfaction through the included variables.

The high R Square value demonstrates the significant explanatory power of the independent variables (Physical Evidence, Reliability, Assurance, Responsiveness, and Empathy) in determining Student Satisfaction. The remaining 20.8% suggests the potential influence of external factors not accounted for in this model, which could be explored in future research.

Based on the analysis and discussion of the study conducted at the **Institute of Business (IOB)**, Faculty of Tourism and Hospitality, Dili, Timor Leste, the following conclusions can be drawn:

1. Physical

Evidence

Physical evidence has a **positive and significant effect** on student satisfaction.

- **Results:** The t-statistic value is **3.066 > 1.96**, and the p-value is **< 0.05**.
- **Interpretation:** This indicates that if the Faculty of Tourism and Hospitality (IOB) provides prompt services, it enhances student satisfaction.

2. Reliability

Reliability has a **positive and significant effect** on student satisfaction.

- **Results:** The t-statistic value is **4.929 > 1.96**, and the p-value is **< 0.05**.
- **Interpretation:** This means that better administrative services in academic processes increase student satisfaction.

3. Responsiveness

Responsiveness has a **positive and significant effect** on student satisfaction at the Faculty of Tourism and Hospitality (FPP).

- **Results:** The t-statistic value is **2.822 > 1.96**, and the p-value is **< 0.05**.
- **Interpretation:** If the administrative staff are friendly, patient, and polite, student satisfaction at FPP improves.

4. Assurance

Assurance has a **positive and significant effect** on student satisfaction at FPP.

- **Results:** The t-statistic value is **3.012 > 1.96**, and the p-value is **< 0.05**.
- **Interpretation:** If the administrative staff provide timely services, it increases student satisfaction at FPP.

5. Empathy

Empathy has a **positive and significant effect** on student satisfaction at FPP.

- **Results:** The t-statistic value is **1.984 > 1.96**, and the p-value is **< 0.05**.
- **Interpretation:** If the administrative staff provide accurate and timely information, it enhances student satisfaction at FPP.

Each service quality variable (Physical Evidence, Reliability, Responsiveness, Assurance, and Empathy) contributes positively and significantly to student satisfaction. These results underscore the importance of improving administrative services and staff professionalism in achieving higher levels of student satisfaction at the Faculty of Tourism and Hospitality (IOB).

Based on the conclusions presented, the following suggestions are proposed for the Faculty of Tourism and Hospitality (IOB) to enhance student satisfaction. The research findings indicate that **Physical Evidence** and **Reliability** have the most significant influence on student satisfaction. Therefore, these aspects should be maintained and improved. The recommendations are as follows:

1. Align Services with the Vision and Mission of IOB

Ensure that all services provided by the Faculty of Tourism and Hospitality adhere to and reflect the institution's vision and mission, fostering trust and satisfaction among students.

2. Provide Guidance and Motivation to Students

Offer regular guidance and motivation sessions to students to enhance their engagement and satisfaction with the educational and administrative services.

3. Update Administrative Staff with University/Institutional Information Systems (SIKAT)

Continuously update and train administrative staff on the use of institutional information systems (SIKAT) to ensure accurate and timely information delivery, thereby boosting student satisfaction.

By implementing these recommendations, the Faculty of Tourism and Hospitality (IOB) can further strengthen its service quality and overall student satisfaction.

REFERENCES

- Amirullah.(2002). Perilaku Konsumen. Cetakan Pertama. Jakarta: Graha Ilmu.
- Arfan Ikhsan dan Imam Ghozali. Metodologi Penelitian: Untuk Akuntansi Dan Manajemen. Medan: Maju, 2006. Badrul Huda, dkk (2019) Pengaruh Kualitas Pelayanan, Prosedur Kredit, dan Tingkat Suku Bunga terhadap Keputusan Nasabah dalam Mengambil Kredit Pada PT. Bank Perkreditan Rakyat Sukowono Arthajaya Jember.
- Barata, Atep. , 2004. Dasar-Dasar Pelayanan Prima cet 2. Jakarta : PT Elex Media Komputindo.
- Griffin, Jill. 2005. Customer Loyalty: Menumbuhkan dan Mempertahankan Kesetiaan Pelanggan. Jakarta: Erlangga. Fahmi, Irham. 2014. Manajemen Keuangan Perusahaan dan Pasar Modal. Jakarta: Mitra Wacana Media.
- Feby Dwi Utami (2019) Analisa Prosedur Penyaluran Kredit Usaha Rakyat Bagi Masyarakat Pada Bank Negara Indonesia Tbk. (Persero) Kantor Cabang Kepanjen.
- Ghozali, Imam. 2018. Aplikasi Analisis Multivariate dengan Program IBM SPSS 25. Badan Penerbit Universitas Diponegoro: Semarang
- Hardiansyah. 2011. Kualitas Pelayanan Publik. Yogyakarta : Gava Media
- Hasibuan, Malayu S.P, 2006, Manajemen Dasar, Pengertian, dan Masalah, Edisi Revisi, Bumi Aksara : Jakarta. Hasibuan, Malayu. (2016). Manajemen Sumber Daya Manusia. Jakarta: Penerbit Bumi Aksara.
- Hasan. (2014). Marketing dan Kasus-Kasus Pilihan. CAPS. Yogyakarta.
- Indriantoro, Nur, dan Bambang Supomo, 1999, Metodologi Penelitian dan Bisnis, Yogyakarta: BPFE Yogyakarta. Ismail. 2010. Manajemen Perbankan. Jakarta : Prendamedia Group.
- Judisseno, K, Rimsky. (2005). Pajak dan Strategi Bisnis, Suatu Tinjauan Tentang Kepastian Hukum dan Penerapan Akuntansi di Indonesia. Penerbit PT. Gramedia Pustaka Utama, Jakarta.
- J. Supranto. 2005. Pengukuran Tingkat Kepuasan Pelanggan Untuk Menaikkan Pangsa Pasar. Jakarta : Rineka Cipta. Kasmir. 2010. Dasar-dasar Perbankan.Jakarta: PT. Raja Grafindo Persada.
- Kasmir. 2016. Manajemen Sumber Daya Manusia (Teori dan Praktik). Depok: PT Rajagrafindo Persada Kotler, K.(2009). Manajemen Pemasaran 1.Edisi ketiga belas. Jakarta: Erlangga
- Kotler, Amstrong. 2001. Prinsip-prinsip pemasaran, Edisi kedua belas, Jilid 1. Jakarta: Erlangga
- Kotler dan Keller. 2014. Buku Prinsip Prinsip Pemasaran By Philip Kotler Gary Armstrong Edisi 12 Jilid I&2. Edisi Ke 13. Jakarta: Erlangga.
- Kuncoro. 2002. Manajemen Perbankan, Teori dan Aplikasi. Jakarta: PT. Indeks Kelompok Gramedia. Kuncoro, Mudrajad. 2010. Dasar-dasar Ekonometrika Pembangunan. UPP STIM YKPN.
- Lovelock and Wright, 2002, Principles of Service Marketing and Management, 2 nd edition, Prentice Hall. Mankiw, Gregory N. 2003. Teori Makro Ekonomi Terjemahan. Jakarta: PT. Gramedia Pustaka Utama.
- Maulana, (2016). Pengaruh Effluarge Dan Friction Terhadap Penurunan Kadar Asam Laktat Pelari Sprint 400 Meter. Skripsi. Universitas Muhammadiyah Surakarta.
- Raharjo, Sugeng. 2011. "Pengaruh Inflasi, Nilai Kurs Rupiah, dan Tingkat Suku Bunga terhadap Harga Saham Di Bursa Efek Indonesia". Jurnal. Surakarta: STIE AUB.
- Rangkuti. 2006. Teknik Mengukur dan Strategi Meningkatkan Kepuasan Pelanggan. Jakarta : Penerbit PT Gramedia Pustaka Utama.
- Rizki Ahmad Fauzi dan Adi Hamidi (2015), Pengaruh Kualitas Pelayanan, Suku Bunga, Prosedur Kredit dan Asuransi Kredit Terhadap Keputusan Pengambilan Kredit Pada Pt. Bess Finance Bogor 2.
- Satriyo Agilwaseso, dkk (2014), Pengaruh Kualitas Pelayanan, Suku Bunga dan Lokasi terhadap Keputusan Pengambilan Kredit di PD BKK Pemalang.
- Setiadi, N.J. 2003. Perilaku Konsumen : Konsep dan Implikasi Untuk Strategi dan Penelitian Pemasaran. Jakarta : Kencana. Shobirin, dkk (2016), Pengaruh Lokasi, Tingkat Suku Bunga dan Kualitas Pelayanan terhadap Keputusan Pengambilan Kredit (Studi Empiris Pada BPR Arthanugraha Makmursejahtera).
- Sinungan, Muchdarsyah. (2003). Produktivitas Apa dan Bagaimana. Bandung: Bumi Aksara. Solomon, Michael R. 2002. Consumer Behavior: Buying, Having and Being. New Jersey: Prentice Hall. Sutisna, 2013, Perilaku Konsumen dan Komunikasi Pemasaran, Erlangga, Jakarta.
- Sunariyah, 2004, Pengantar Pengetahuan Pasar Modal, Yogyakarta, UPP AMP YKPN.
- Sugiyono. 2010. Metode Penelitian Pendidikan Pendekatan Kuantitatif, kualitatif, dan R&D. Bandung: Alfabeta Sugiyono. (2012). Metode Penelitian Kuantitatif, Kualitatif, dan R&D. Bandung: Alfabeta.
- Sugianto. 2004. Teori-Teori Hukum Tata Ruang. Jakarta: Penerbit Rajawali Press.
- Supramono & Intiyas Utami. 2004. Desain Proposal Penelitian Akuntansi & Keuangan. Yogyakarta : ANDI.

Tambunan M Rudi, 2013, Pedoman penyusunan Standard operating prosedur, Edisi 2013, Penerbit Maiesta. Tjiptono, Fandy dan Chandra, Gregorius, 2004, Service, Quality Satisfaction. Penerbit Andi, Yogyakarta.

Tjiptono. 2011. Service Management Mewujudkan Layanan Prima. Edisi 2. Yogyakarta: Andi. Umar. (2000). Riset Pemasaran Dan Penilaian Konsumen. Jakarta: PT Gramedia Pustaka.

Puspoprano. (2004). Keuangan Perbankan dan Pasar Keuangan. Jakarta : Pustaka LP3ES Indonesia.

Veithzal Rivai, 2013, Manajemen Sumber Daya Manusia Untuk Perusahaan Dari Teori Ke Praktek, Rajagrafindo persada, Bandung.