

## FACTORS AFFECTING THE LOYALTY OF COMMUTER LINE TRAIN USERS

Muhammad Nabil Makky<sup>\*)1</sup>, Hartoyo<sup>\*)</sup>, Diah Krisnatuti<sup>\*\*)1</sup>

<sup>\*)</sup>School of Business, IPB University  
SB IPB Building, Jl. Pajajaran, Bogor 16151, Indonesia

<sup>\*\*)1</sup>Department of Family and Consumer Sciences, Faculty of Human Ecology, IPB University  
IPB Darmaga Campus, Bogor, 16680, Indonesia

### Article history:

Received  
5 June 2024

Revised  
10 July 2024

Accepted  
17 September 2024

Available online  
1 April 2025

This is an open access  
article under the CC BY  
license (<https://creativecommons.org/licenses/by/4.0/>)



### ABSTRACT

**Background:** In the development of business, Indonesia's commuter line is widely rumored to have service quality that is still below customer expectations. Today's consumers are more critical and undetectable of criticism that will appear on social media. The fading of customer trust and loyalty is an important issue for commuter line managers.

**Purpose:** This study aims to identify the characteristics and behavior of commuter line users, analyze service quality, relational marketing, and customer satisfaction on commuter line user loyalty, and formulate managerial implications for increasing commuter line train user loyalty.

**Methodology/approach:** This study uses the top two boxes analysis method and Structural Equation Model - Partial Least Square (SEM-PLS) analysis with convenience sampling 140 respondents in the Greater Jakarta area.

**Findings/Result:** The results showed that service quality and relational marketing affect customer satisfaction and thus have an impact on customer loyalty. To increase customer loyalty, PT KCI should maintain customer trust as one of the relational marketing efforts by committing to providing updates on developments, travel disruptions, accidents, or changes to departure schedules on official platforms (KAI Access) and social media.

**Conclusion:** that service quality and relational marketing affect customer satisfaction and thus have an impact on customer loyalty.

**Keywords:** service quality, relational marketing, customer satisfaction, customer loyalty, commuter line

### How to Cite:

Makky M. N., Hartoyo, & Krisnatuti D. (2025). Factors affecting the loyalty of commuter line train users. *Business Review and Case Studies*, 6(1), 154. <https://doi.org/10.17358/brcs.6.1.154>

<sup>1</sup>Corresponding author:  
Email: [makkynabil@gmail.com](mailto:makkynabil@gmail.com)

## INTRODUCTION

Electric rail transportation is very popular with the public to support daily activities. Electric trains are in demand because they are fast, safe comfortable and cheap. In addition, electric trains are also environmentally friendly transportation because of low carbon gas emissions. Electric train transportation is experiencing rapid development in various countries, one of which is Japan. In business, Japan provides opportunities for the private sector to take part in the operation of electric trains.

Indonesia became one of the countries that adopted urban electric railways from Japan under the name commuter line. Commuter line is a commuter rapid transit transportation system based on electric railways. The commuter line operator in Indonesia is currently run by PT Kereta Commuter Indonesia (KCI). According to data from the Central Statistics Agency (BPS, 2022), there was a decrease in the number of uses from 2019-2021. In addition, the customer satisfaction survey conducted by PT KCI has always increased by around 2% every year from 2018-2021.

The large increase in commuter line customer satisfaction does not cover the problems in its operation. As reported by Michella (2022), the accumulation of passengers at peak hours, especially at Manggarai Station and Tanah Abang Station, cases of sexual harassment, of which at least 70 cases occurred during the 2022 period. Rock-throwing at trains by irresponsible people. Accidents between trains and other motorists are caused by illegal crossings. Throughout 2022 there were 143 cases of accidents at unguarded (illegal) crossings and 36 cases of damage that caused disrupted commuter line travel (Niman, 2022).

In the annual report of PT Kereta Commuter Indonesia (2021) released that the problems that often occur are. First, today's consumers are more critical and undetectable criticism that will appear on social media. Then customer trust and loyalty are also issues because they are easily eroded.

Service marketing is not the same as product marketing. First, service marketing is more intangible and immaterial because the product is invisible and cannot be touched. Second, service production is carried out when consumers are dealing with officers so that quality control is carried out immediately. Third, the

interaction between consumers and officers is important to be able to realize service products (Rangkuti, 2003).

According to data from the Central Statistics Agency in 2022, there are around 605,000 commuter train users in the Jabodetabek area every day. This figure has increased by 74% from 2021 after previously decreasing from 2020 by 18%. This increase was due to improving conditions after large-scale social restrictions during the COVID-19 pandemic.

The Indonesian government through the Ministry of Empowerment of State Apparatus and Bureaucratic Reform (PAN RB) issued PAN RB Regulation Number 14 of 2017 concerning Guidelines for Compiling Public Satisfaction Surveys of Public Service Provider Units containing the mandate of public service companies to conduct customer satisfaction surveys.

PT. Kereta Commuter Indonesia (KCI) as the organizer of commuter trains in Indonesia in the 2021 yearbook stated that there has always been an increase in the satisfaction index every year from 2018-2021 by around 2% even though the number of users has decreased and in conditions that are not safe from the COVID-19 outbreak. However, it is also stated that the problem that often occurs is that customers are now more critical and undetectable criticism that will appear on social media and the ease of customer trust and loyalty.

In the business world, customer loyalty is one of the main goals that will determine the success of a business. This profitability is considered to result in reduced service costs, lower price sensitivity and profitable recommendations. Kotler and Keller (2018) define customer loyalty as a customer's commitment to make repeat transactions and be loyal to a product or service in the future even though it is influenced by situations that have the potential to cause customers to switch to other products. A success for a company if employees can provide excellent service, so that customers feel satisfied and in the eyes of customers the company's image becomes positive (Sunyoto and Susanti 2015).

Nugraha and Sitio (2020) also stated that service quality and relationship marketing have a positive impact on customer satisfaction. Relationship marketing aims to build relationships with customers for sustainable business. Customers who are satisfied will be interested in making repeat purchases that reflect loyalty behavior (Zaryab et al. 2019).

This loyalty wheel consists of three strategic stages, namely; 1) Building the foundation of loyalty (service quality and customer satisfaction). 2) Building loyalty relationships with customers; 3) Identify factors that cause customer movement (Churn).

Referring to the concept of the wheel of loyalty thinking, the first strategy that must be done is to build the foundation of loyalty. In this case, the description of the foundation of loyalty is service quality and customer satisfaction.

Service quality is a customer's cognitive evaluation during the provision of company services (Kotler and Keller 2016). In Putro's research (2014) states that service quality has a positive influence on loyalty with an indication of customer satisfaction.

The purpose of this study is to identify the characteristics and behavior of commuter line users, analyze service quality, relational marketing on customer satisfaction and impact on commuter line user loyalty, and formulate managerial implications for increasing commuter line user loyalty.

## METHODS

The approach in this study uses a quantitative method. The data used in the study are primary and secondary data. Primary data collection was carried out randomly using the convenience sampling method for 140 commuter line users. Secondary data is obtained from previous research data, books, journals, and relevant literature to be used as supporting data on a theoretical basis. This research was conducted in August 2022 - November 2023. The research location was carried out by distributing online questionnaires to respondents in the Jakarta, Bogor, Depok, Tangerang and Bekasi areas.

The sampling method uses non-probability sampling with convenience sampling where the researcher conducts screening to select members of the population who are considered appropriate and under certain criteria (Simamora, 2004). The sample criteria determined in this study are active commuter line customers with an intensity of use of seven times a week. The amount of sampling in this study uses the Rule of Thumb method, where the number of respondents needed for each variable is five to ten respondents. In this study

there are 14 indicators, so the limit on the number of respondents is  $14 \times 5 = 70$  to  $14 \times 10 = 140$  respondents (Reinartz et al. 2009; Hair et al. 2014). So the researcher determined that the number of respondents used in this study was 140 respondents who were active users of the commuter line train.

The analysis method used in the research is descriptive analysis and PLS-SEM multivariate analysis. Descriptive analysis is used to determine the behavior, characteristics and describe the respondent's answers according to the respondent's level of agreement., while PLS-SEM multivariate analysis is used to test the influence between variables and test hypotheses assisted by the SmartPLS 3.0 application. The variables and indicators used in this study can be seen in Table 1.

Hypothesis testing is used to determine the effect of service quality and relational marketing on customer satisfaction and loyalty. The hypothesis of this study is as follows:

- H1: Service quality has a positive effect on customer satisfaction.
- H2: Relational marketing has a positive effect on customer satisfaction.
- H3: Service quality has a positive effect on customer loyalty.
- H4: Relational marketing has a positive effect on customer loyalty.
- H5: Customer satisfaction has a positive effect on customer loyalty.

The focus of this research is to examine the effect of service quality and relational marketing as exogenous variables on customer satisfaction as an intervening variable to achieve customer loyalty as an endogenous variable. Therefore, the research model in this study can be seen in Figure 1.

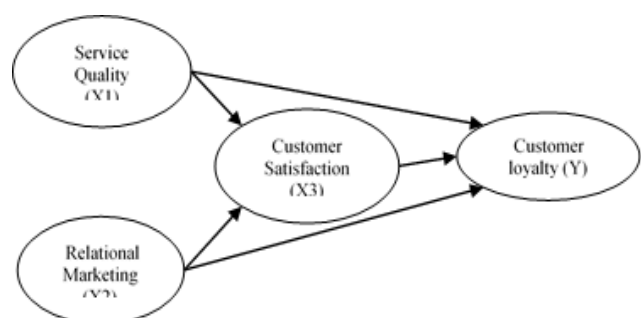


Figure 1. Research model

Table 1. Operational definition of variables

Variable	Reference	Indicator	Definition
<b>Service Quality</b>			
Service quality is the expected service as a measure of how good the level of service provided is.	Parasuraman et al. (1985).	Empathy	EM1. Officers helping customers.
		Tangible	BU1. Train and station cleanliness.
		Realibility	KL1. Convenience.
			KL2. Passenger capacity.
		Assurance	JA1. Timeliness.
			JA2. Keamanan.
			JA3. Crackdown on stone-throwers.
		Responsiveness	DT1. Quick fix.
			DT2. Trip interruption.
<b>Relational Marketing</b>			
Relational Marketing is a customer relationship as an effort to attract, maintain and improve customer relationships.	Berry (1983); Hollensen (2003)	Commitment	KM1. Progress update.
		Trust	KC1. Customer confidence in meeting expectations.
		Reciprocal	RS1. Respond well when criticized.
<b>Customer Satisfaction</b>			
customer satisfaction is a post-purchase evaluation where the chosen alternative at least provides the same results (outcome) or exceeds customer expectations.	Woodside et al. (1989); Engel (1990); Kotler (2000); Lupiyoadi (2001)	Product Quality	KA1. Availability of toilets and convenience stores.
			KA2. Availability of musolah.
		Emotional	ES1. A sense of customer pride.
		Price	HR1. Rates are appropriate.
			HR2. Easy card top-up.
<b>Customer Loyalty</b>			
Customer Loyalty is the emotional trust of customers towards the company resulting in consistent brand purchases over time in the future.	Zeithaml et al. (1996); Hirschman (1970)	Recommend	RF1. Recommend to others.
			AD1. Convey positivity.
		Repeated use	CS1. Repeated use.
			Top choice

## RESULTS

The characteristics and behavior of the respondents are a description of the respondents of this study. Most (87.1%) respondents use commuter line transportation alone intending to go to work (85.7%) in the morning (92.9%). Most (95.7%) respondents are willing to queue to enter the station, (95%) respondents will also not wait for the next train and (95%) respondents tolerate crowding while on the train. Most (84.3%) respondents who use the commuter line are aged 21-30 years, male (84.3%) with unmarried social status (85.7%). Most (30%) respondents are people who live in Jakarta, with a bachelor's degree (86.4%), and work as private employees (75.7%) with (80%) of respondents earning Rp.5,100,000 - Rp. 7,500,000 per month.

## Descriptive Analysis

Descriptive analysis is used to describe the indicators of each research variable quantitatively for concluding this study. Descriptive analysis in this study uses the top two boxes method, where researchers group the percentage of respondents who choose the top 2 scales on a 5-point Likert scale. Answers (1,2,3) disagree and (4 and 5) agree.

Based on Table 2. the average level of agreement for each variable, most (83.17%) respondents agreed with service quality, most (83.81%) respondents said they agreed with relational marketing carried out by PT KCI, most (82%) respondents said they agreed with customer satisfaction, and most (86.43%) respondents said they agreed with customer loyalty.

### Measurement Model: Convergent Validity, Discriminant Validity, and Reliability

The measurement model aims to assess the relationship between indicators and their latent variables. The analysis stage in the measurement model is measured by assessing the validity and reliability tests. Validity and reliability tests have an important role in research. Before the instrument is used for research, it must be tested for validity and reliability first (Sugiyono, 2016). A validity test is a test used to assess the validity of the measuring instrument used to measure data. The data must be declared valid or not so that data errors do not occur in further testing (Ghozali, 2014).

The convergent validity test is carried out by looking at the loading factor (LF) value obtained from the results of the algorithm calculation using the SmartPLS 3.0 application. Data is said to be valid if the loading factor value is above or equal to 0.7 (Ghozali, 2014). So it can be seen from Figure 2. that all LF values of each indicator in this study are above 0.7.

The discriminant validity test is used to ensure that each latent construct is different from other constructs. The Fornell-larcker Criterion test which compares the AVE root value of each variable must be greater than the other variables (Purwanto et al. 2020). Table 3. shows the results of the discriminant validity test by looking at the AVE root. The square root AVE value of each variable is greater than the highest correlation with other constructs.

The reliability test was carried out to assess the stability and consistency of respondents in answering indicator questions related to constructs. The question is a research indicator arranged in the form of a questionnaire (Nugroho, 2005).

If the Cronbach alpha value exceeds 0.70 and the AVE value is above 0.50 then the construct can be said to be reliable. The results showed that all latent variable constructs had good, accurate, and consistent reliability because they met the requirements with a Cronbach alpha value above 0.70, a composite reliability value above 0.70, and an AVE above 0.50 (Table 4).

Table 2. Variable description value

Symbol	Variable	Average Percentage (%)	
		Disagree	Agree
X1	Service Quality	16.83	83.17
X2	Relational Marketing	16.19	83.81
X3	Customer Satisfaction	18	82
Y	Customer loyalty	13.57	86.43

Table 3. Fornell-Larcker Criterion Value

Variable	X1	X2	X3	Y
Service Quality (X1)	0.776			
Relational Marketing (X2)	0.725	0.843		
Customer Satisfaction (X3)	0.635	0.735	0.785	
Customer Loyalty (Y)	0.749	0.747	0.749	0.830

Table 4. Composite Reliability Value

Variable	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
Service Quality (X1)	0.917	0.931	0.602
Relational Marketing (X2)	0.797	0.880	0.711
Customer Satisfaction (X3)	0.845	0.889	0.616
Customer Loyalty (Y)	0.850	0.889	0.689

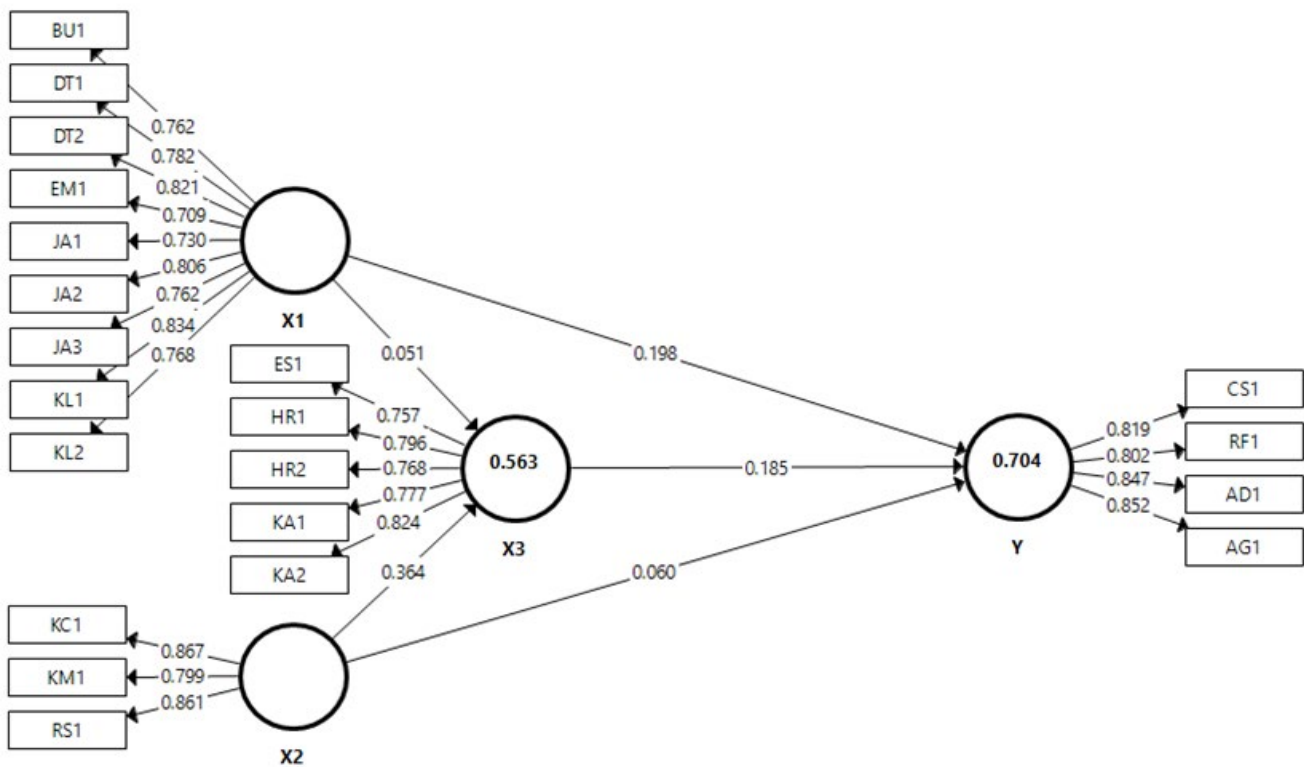


Figure 2. Loading factor value

### Structural Model : Significance Test and Hypothesis Testing

Structural model testing serves to test the influence between one latent variable and other latent variables, both exogenous and endogenous variables so that it can be seen that there is a positive or negative influence between variables (Hirzianto, 2017). To analyze the inner model, the R-Square and T-count output results from the bootstrapping process are required. The R-squared value is used to explain how much exogenous variables can explain endogenous variables (Santosa, 2018). The range of R Square values is 0-1 with categories of 0.75 large, 0.50 medium, and 0.25 small (Hair et al. 2011). The R-Square value can be seen in Table 5.

In table 5. The R-Square value of customer satisfaction (X3) in table 5. is 0.562. This shows that the variables of service quality and relational marketing can explain the customer satisfaction variable by 56.2%, while 43.8% is explained by other variables outside the study. The customer loyalty variable has an R2 value of 0.704. This shows that the customer loyalty variable can be explained by the service quality variable, the relational marketing variable and the customer satisfaction variable by 70.4%, while 29.6% is explained by other variables not examined in this study. From the results

of this study, the R-Square value  $> 0.10$  means that the model is feasible.

Hypothesis testing is carried out to test the direct effect of exogenous variables on endogenous variables that are directly influenced by the path coefficient and P-value. The condition for the hypothesis to be accepted is if the p-value  $< 5\%$  then the hypothesis is accepted. If the T-Statistic value  $> 1.96$ , then the influence of the variable can be said to be significant (Ghozali, 2015). Hypothesis testing values can be seen in Table 6.

The results of testing the first hypothesis, namely service quality, show a significant effect on customer satisfaction. This can be seen from Table 6. meaning that the quality of service provided by PT KCI has a good impact on customer satisfaction. This analysis is also supported by Putro's research (2014) which says that improving service quality can increase customer satisfaction. Based on the results of the SEM analysis, respondents felt that PT KCI could be relied on to provide comfort at stations and commuter line trains. Customers feel that the quality of service provided by PT KCI can provide comfort so that it has an impact on customer satisfaction. Comfort is a state of fulfillment of basic human needs, namely the need for peace, relief, and calm (Kolcaba, 1992). So it is necessary to maintain customer comfort to increase customer loyalty.

Tabel 5. R Square Value

Variable	R Square	Description
Customer Satisfaction (X3)	0.562	Medium
Customer Loyalty (Y)	0.704	Medium

Tabel 6. Path Coefficients Value

	Original Sample (O)	T Statistics (STDEV)	P Values	Description
Service Quality → Customer Satisfaction	0.22	2.34	0.020	Confirmed
Relational Marketing → Customer Satisfaction	0.58	6.48	0.000	Confirmed
Service Quality → Customer Loyalty	0.36	3.84	0.000	Confirmed
Relational Marketing → Customer Loyalty	0.23	2.51	0.012	Confirmed
Customer Satisfaction → Customer Loyalty	0.35	4.85	0.000	Confirmed

In the second hypothesis, the test results show that there is a significant influence when PT KCI conducts good relational marketing and has a positive impact on customer satisfaction. This analysis is also supported by Nugraha and Sitio's research (2020) which says that improving relational marketing can increase customer satisfaction. Apriliani et al. (2014) explain that customers are satisfied with the company when customers feel the social and functional benefits provided. Based on the results of the SEM analysis, relational marketing carried out by PT KCI can maintain customer trust. Customer trust is all customer knowledge based on experience and becomes a conclusion that customers make about objects, attributes, and benefits. (Mowen and Minor, 2007).

The results of the third hypothesis show that service quality has a positive influence on customer loyalty. This analysis is also supported by Setianingrum's research (2018) and Putri and Utomo's research (2017) which states that improving service quality can increase customer loyalty. Maintaining the comfort that customers feel when using commuter line services is considered to increase customer loyalty. Following Mowen and Minor (1998) who say that service quality affects the tendency of customers to use a particular service product with a high level of consistency or loyalty.

In the fourth hypothesis, doing relational marketing has a positive influence on customer loyalty. This analysis is also supported by Aldaihani and Ali's research (2019) which states that relational marketing has a significant effect on customer loyalty. Based on the test results, one of the things that must be considered from relational marketing is maintaining customer trust.

According to Zhang et al. (2018) stated that trust is the integrity, virtue, competence and ability that a person has towards others.

The results of testing the fifth hypothesis show a positive influence between customer satisfaction on commuter line customer loyalty. The results of this analysis are also supported by the research of Haryono and Octavia (2014) which states that customer satisfaction has a significant direct effect on customer loyalty. This shows that PT KCI has provided services that are by customer satisfaction to make customers loyal. Lovelock and Wirtz (2007) say that customers make observations of product and service performance, and compare them with standards or customer expectations which then form a decision to become loyal.

The results of the path coefficient produce findings that there is an indirect influence between exogenous and endogenous variables. Based on these findings, it can be seen that there is an influence between service quality and commuter train customer loyalty through commuter train customer satisfaction. The results of this analysis are supported by research by Familiar and Maftukhah (2015) which states that service quality has an influence on customer loyalty through customer satisfaction. Based on these findings, it can be seen that there is an influence between relationship marketing and customer loyalty through customer satisfaction.

### Managerial Implications

To increase commuter line customer loyalty, PT KCI is expected to improve and maintain service quality. Based on path analysis, service quality has a positive effect on customer loyalty through customer

satisfaction. The contribution of reliability indicators has the greatest influence value in shaping service quality variables such as customer comfort while at the station and train. Therefore, PT KCI must provide good service such as increasing a sense of security, especially for female customers, providing extra service to pregnant women, elderly and disabled customers. PT. KCI can also improve service quality on indicators of empathy towards customers such as officers who take the initiative to help customers who have difficulty accessing the commuter line.

Doing relational marketing can increase customer satisfaction and have an impact on customer loyalty. The contribution of the trust indicator has the greatest influence value in shaping relational marketing variables such as customer confidence in the ability of PT. KCI management to meet their expectations. In addition, PT KCI can also improve relational marketing activities by committing to providing updates on developments, travel disruptions, accidents or changes to departure schedules on official platforms (KAI Access) and social media.

Service quality and relational marketing can increase customer satisfaction and contribute to customer loyalty. PT KCI can increase customer satisfaction by maintaining supporting facilities such as sufficient prayer rooms, mini markets, and food outlets. This is expected to increase the emotional value of customers when using commuter line services.

The limitation of this study is the absence of comparative transportation that is in accordance with the commuter line. Customers tend to prefer using the commuter line because they have no other choice.

## CONCLUSIONS AND RECOMMENDATIONS

### Conclusions

Based on the results of the perception of user behavior, most respondents use commuter line transportation alone to go to work in the morning. Most respondents are willing to queue to enter the station, respondents also will not wait for the next train and respondents tolerate crowding while on the train. Most respondents who use the commuter line are aged 21-30 years, male with unmarried social status. Most of the respondents are people who live in Jakarta, with a bachelor's degree

and work as private employees with an average income of Rp.5,100,000 - Rp. 7,500,000 per month.

Commuter line service quality has a positive effect on commuter line customer satisfaction and loyalty. Relational marketing carried out by PT KCI has a positive effect on commuter line customer satisfaction and loyalty. Commuter line customer satisfaction can positively affect commuter line customer loyalty. The need to improve service quality such as reliability and empathy from the company. In addition, the company must also carry out relational marketing such as maintaining trust and committing to updating developments on official platforms and social media. To achieve customer satisfaction, PT KCI is expected to improve product quality or facilities and maintain price stability.

### Recommendations

The object of this research only to examine one mode of public transportation without comparing it with other companies. So that further research can add business comparisons of other modes of transportation such as Mass Rapid Transit (MRT) and Light Rail Transit (LRT). Further research can also add several variables such as marketing mix, brand image variables and customer emotional variables. Then suggestions for commuter line service providers, should maintain service quality and do good relational marketing. The use of social media is currently good but is still perceived as low by customers. PT KCI should maintain customer comfort when worshipping at the station provided.

**FUNDING STATEMENT:** This research did not receive any specific grant from funding agencies in the public, commercial, or not - for - profit sectors.

**CONFLICTS OF INTEREST:** The author declares no conflict of interest.

### REFERENCES

- Badan Pusat Statistik. (2022). Jumlah penumpang kereta api. BPS.
- Berry, L. L. (1983). Relationship marketing. In L. L. Berry (Ed.), *Emerging perspectives on services marketing* (pp. 25–28). American Marketing Association.
- Ghozali, I. (2015). *Partial least squares: Konsep, teknik,*



- dan aplikasi menggunakan SmartPLS 3.0 untuk penelitian empiris. BPUP.
- Hair, J. F., Gabriel, M., & Patel, V. (2014). AMOS covariance-based structural equation modeling (CB-SEM): Guidelines on its application as a marketing research tool. *Brazilian Journal of Marketing*, 13(2).
- Hirschman, A. O. (1970). *Exit, voice and loyalty: Responses to decline in firms, organizations, and states*. Harvard University Press.
- Hirzianto, S. (2017). *Pengaruh kualitas pelayanan terhadap kepuasan konsumen dan loyalitas konsumen di Kafe Ruang Kopi Bogor* [Undergraduate thesis, Institut Pertanian Bogor].
- Hollensen, S. (2003). *Marketing management: A relationship approach* (2nd ed.). Pearson.
- Kotler, P., & Armstrong, G. (2018). *Principles of marketing* (17th ed.). Pearson Education Limited.
- Lovelock, C., & Wirtz, J. (2007). *Services marketing: People, technology, and strategy* (6th ed.). Pearson Education.
- Lupiyoadi, R. (2001). *Manajemen jasa, teori dan praktik* (Edisi pertama). Salemba Empat.
- Michella, W. (2022). 70 kasus pelecehan seksual di KRL selama 2022. iNews. Retrieved from <https://www.inews.id>.
- Niman, M. (2022). Ada 143 kecelakaan di perlintasan kereta api. Berita Satu. Retrieved from <https://www.beritasatu.com>.
- Nugroho, B. A. (2005). *Strategi jitu memilih metode statistik penelitian dengan SPSS*. Andi.
- Parasuraman, A., Zeithaml, V. A., & Berry, L. L. (1985). A conceptual model of service quality and its implications for future research. *Journal of Marketing*, 49(4), 41–50.
- PT. Kereta Commuter Indonesia. (2021). *Be brave together we tough: Laporan tahunan 2021*. Retrieved from [www.krl.co.id](http://www.krl.co.id).
- Reichheld, F. F., & Schefter, P. (2002). E-loyalty – Your secret weapon on the web. *Harvard Business Review*, 105–113.
- Reinartz, W., Kumar, V., & Venkatesan, R. (2006). Knowing what to sell, when, and to whom. *Harvard Business Review*, 84(3), 131–137.
- Santosa, P. I. (2018). *Metode penelitian kuantitatif: Pengembangan hipotesis dan pengujiannya menggunakan SmartPLS*. Andi.
- Sekaran, U., & Bougie, R. (2013). *Research methods for business*. Wiley.
- Simamora, B. (2004). *Riset pemasaran*. Gramedia Pustaka Utama.
- Sugars, B. J. (2006). *Instant sales*. Pearson Education.
- Woodside, A. G., Lisa, L. F., & Robert, T. D. (1989). Linking service quality, customer satisfaction and behavioral intention. *Journal of Health Care Marketing*, 9, 5–17.
- Zaryab, S., Yezheng, L., Tahir, I., & Hameed, Z. (2019). Impact of social commerce constructs and social support on social commerce intentions. *Information Technology*, 32(1), 68–93. <https://doi.org/10.1108/ITP-04-2018-0195>
- Zeithaml, V. A., Berry, L. L., & Parasuraman, A. (1996). The behavioral consequences of service quality. *Journal of Marketing*, 60, 31–46.
- Zhang, T., Lu, C., & Kizildag, M. (2018). Banking on-the-go: Examining consumers' adoption of mobile banking services. *International Journal of Quality and Service Sciences*, 10(3), 279–295.