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Customer Loyalty and the Effect of Cost Switching As a Moderation Variable: Case Study of Cellular Telephone Markets in the City of Bandung and Cimahi

Andhi Sukma[a], [a]Widyatama University, Indonesia
Email: andhi.sukma@widyatama.ac.id

The mobile phone market in the cities of Bandung and Cimahi had increased to 5 million customers by early 2017. The mobile phone market has become increasingly competitive with the presence of 7 cellular telephone operators. Competition in this industry has resulted in operators trying to attract new customers while retaining existing customers. In this study, the authors will examine the effect of customer satisfaction, trust and perceived switching cost on customer loyalty. This study also aims to test switching cost as a moderating variable on the relationship of customer satisfaction and trust in customer loyalty. This research was conducted on cellular phone users in the cities of Bandung and Cimahi. The sample was chosen based on random sampling and in total there were 215 respondents. The validity test was carried out using the SPSS program for factor analysis. Data processing is done by linear regression analysis to test the effect of customer satisfaction and trust in customer loyalty. The effect of perceived switching cost on customer loyalty and the effect of perceived switching cost as moderating variables was tested by linear regression analysis using a dummy variable. The results of the factor analysis showed that there were two variables in the questionnaire that were invalid so they were not included in the further analysis. The results of linear regression analysis show that in cellular telephone customers in the cities of Bandung and Cimahi, both customer satisfaction and trust do not have an effect on customer loyalty. Perceived switching cost has an effect on customer loyalty but perceived switching cost is not a moderating variable because switching cost is the only factor that influences customer loyalty. Cellular phone operators should provide customers

who could switch to other operators with details regarding high switching cost.

Key words: *Customer Trust, Switching Cost, Customer Satisfaction, Trust.*

Background

Telecommunications is one of the fastest growing industrial fields in Indonesia. In 2017 more than 165 million Indonesians own cellular phones, this accounts for 49% of the total population of Indonesia as mobile users. The marketing trend of telecommunication operators has begun to shift and is no longer focused on reducing tariffs only but rather approaches to generate communities and reduce rates for internet data usage. The poll conducted by the PULSA tabloid of 4629 respondents showed that 38.96% of customers planned to switch to another operator. The poll conducted by the PULSA tabloid also showed that there were three operators who were favourites in the cellular phone market customers, namely XL, Indosat and Telkomsel at 30.15%; 27.78%; and 24.57% respectively. Although there are many causal factors that affect loyalty to a brand, there are no studies that examine the effect of all factors simultaneously and regarding how they are interconnected. Therefore, the main objective of this study is to examine the effect of switching costs, customer satisfaction, and trust in customer loyalty and test the effect of switching cost as a moderating variable.

Identification of Problems

Based on the results of the above observations, this research found the main problems faced by the cellular telephone industry in the City of Bandung and Cimahi are the below questions:
1. How much influence does customer satisfaction have on customer loyalty?
2. How much influence does perceived switching cost have on customer loyalty?
3. Does switching cost moderate the effect of customer satisfaction on customer loyalty?
4. How much influence does trust have on customer loyalty?
5. Does switching cost moderate the effect of trust on customer loyalty?

Research Purposes

Based on the identification of the problems described earlier, this study was conducted with the following aims:
1. To find out the effect of customer satisfaction on customer loyalty.
2. To find out the effect of perceived switching cost on customer loyalty.
3. To find out whether switching costs moderate the effect of customer satisfaction on customer loyalty.

4. To find out the effect of trust in customer loyalty.
5. To find out whether switching costs moderate the effect of trust on customer loyalty.

Customer Loyalty

A deeply held commitment to re-buy or re-patronize a preferred product or service in the future despite situational influences and marketing efforts has the potential to cause switching behavior (Kotler and keller, 2014; Razak et al, 2018).

Customer Satisfaction

Customer satisfaction is the pleasure of someone who is happy or disappointed resulting from comparing the performance of a product or service with his/her expectations. (Kotler and keller, 2014)

Trust

Trust is the tendency of personality traits that are generally stable and measurable. Individuals who tend to be tall or short have certain characteristics. (Wade &Robison, 2012)

Switching cost

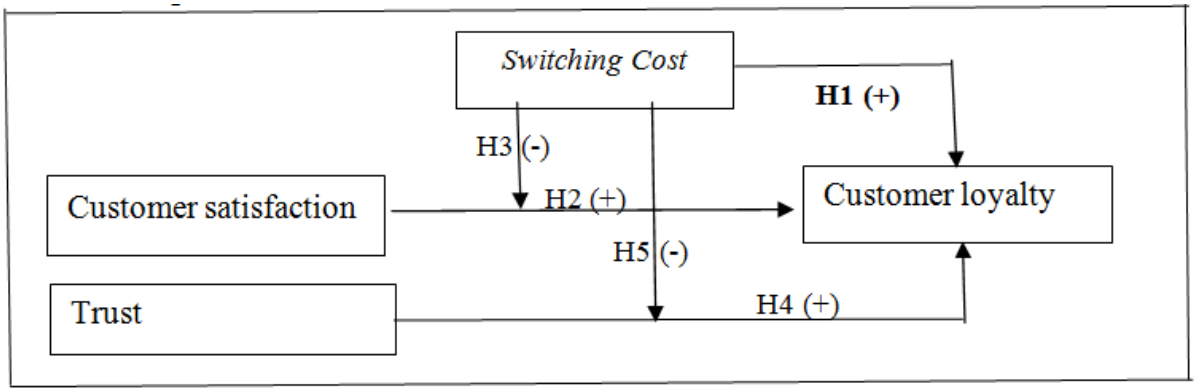
Switching cost is a loss felt by customers in terms of costs, costs here can be interpreted as time and effort, customers think that they will waste a lot of time and effort if they switch to other products. (Jones, 2010)

Research Conceptual Framework

Research conducted shows that the most important factor for forming and increasing customer loyalty is customer satisfaction. As for obtaining customer loyalty, all operators need to ensure customer trust in the company as currently customers have many alternatives in the GSM sector and switching costs are low.

Research model
Based on the Conceptual Framework described above, the research model can be formulated presented in Figure.

Figure 1. Research Results



Adapted from Aydin dan Ozer (2005)

Switching Cost Has a Positive Effect on Customer Loyalty

H1: Loyalty to customers with a high level of perceived switching cost is stronger than that of customers with a low level of perceived switching cost.

Customer Satisfaction Has a Positive Effect on Customer Loyalty

H2: Customer satisfaction has a positive influence on customer loyalty.

Switching Cost as a Moderating Variable in the Relationship between Customer Satisfaction and Customer Loyalty

H3: In customers with a high level of perceived switching cost, the relationship between customer satisfaction and customer loyalty will be weaker than customers with a low level of perceived switching cost

Trust Has a Positive Effect on Customer Loyalty

H4: There is a positive relationship between trust in a company and customer loyalty.
Switching Cost as a Moderating Variable in the Relationship between Trust and Customer
Loyalty

H5: In customers with a high level of perceived switching cost, the relationship between trust and customer loyalty will be weaker than customers with a low level of perceived switching cost (Sinaga et al., 2019).

Research Population and Samples

The study population was mobile phone users in the cities of Bandung and Cimahi. Sampling was done at the Bandung Electronic Center Mall (BEC) and the selection of respondents was based on convenience sampling. The total number of respondents is 215 people. Data collection was conducted using the mall intercept method. The sample are visitors who are at the Mall Bandung Electronic Center (BEC) food court.

Operationalization of Research Model Variables

The dependent variable in this research model is customer loyalty. The independent variables in this research model include: customer satisfaction, trust, and switching costs. This research is based on a scale developed by Aydin and Ozer (2005). Operational measures for customer loyalty include the desire to repurchase, resilience to change to competitor products that are better than the products currently chosen, and the desire to recommend products currently selected to friends and colleagues (Saudi et al., 2019).

The operational size for customer satisfaction is total satisfaction (including price plans and service coverage areas) and conformity with expectations. The operational size of trust is perceived reliability, ethics, service quality, and cumulative processes. The operational size of switching costs are perceived financial costs, uncertainty costs, evaluation costs, learning costs, and regulatory costs.

No.	Variable Name	**Indicator**	**Scale**
1.	Customer loyalty	1). I will still use the operator that I am currently using. 2). If I buy a new sim card, I will choose the same operator now. 3). I would recommend this operator to others. 4). I will encourage friends to buy the same operator. 5). Although other operators' telephone rates are cheaper, I will still use this operator	*Likert* 1-5
2.	Customer satisfaction	1). The operator that I am currently using has fulfilled all the services I want. 2). I am satisfied to be a customer of this operator. 3). What I got from this operator, according to what I expected before I bought it.	*Likert* 1 - 5
3.	Trust	1). I believe in the operator that I use. 2). I am sure I can rely on this company to serve well. 3). I believe in the payment system. 4). I am sure this company will not cheat me.	*Likert* 1 - 5

		5). This company can be relied upon because it is very concerned about the interests of its customers	
4.	Switching cost	1). To switch to a new operator, I have to pay. 2). The service of a new operator is not necessarily in line with my expectations. 3). The new operator tariff is not necessarily better than the current operator. 4). To switch to another operator, I have to compare all existing operators (services offered, signal coverage area, rates, etc.). 5). Comparing existing operators, requires a lot of energy, time and effort. 6). If I switch to another operator, I have to learn how to use MMS, GPRS, WAP, etc. 7). I really think of people who call my old number and can't connect.	*Likert* 1- 5

Testing reliability and construct validity

Constructs are measured by multiple-item measurements. All scales are in the form of five points, where point 1 states strongly disagree and point 5 states strongly agree. The validity of the construction was carried out using the SPSS program for confirmatory analysis of factors. Confirmatory analysis is an analysis conducted to test whether all the questions contained in the questionnaire describe a factor. The results of the analysis must support one dimension for each scale where items from each scale show a single factor. The analysis factor must provide a significant value (less than 0.05). There were 215 respondents. After being analyzed, there were 14 respondents who gave unsatisfactory answers or 6.51% of the total respondents. Included in the unsatisfactory category is if the respondent does not respond to a question in the questionnaire or if the respondent gives multiple responses to a statement in the questionnaire.

Hypothesis testing

In this context, the relationship between customer loyalty, customer satisfaction, trust and the influence of switching costs as moderating variables was analyzed using linear regression. Multiple regression involves a dependent variable with two or more independent variables (Malhotra, 2010).

Respondent Profile

From the results of the questionnaire, obtained profile data of respondents covering age: under 20 years 10% between 21-30 years 31.84%, 31-40 years 31.84%, 41-50 years 18.91%, above 41-50 years 6.4%. Occupation: Student / Student 26.37%, Civil Servants 6.4%, Employees 55.72%, Self Employed 11.44%. Gender: Women 43% and Men 57%. Number of operators used: One operator 61%, two operators 38%, three operators 1%, four operators 0%, more than four operators 0%. Telephone operators currently in use: Telkomsel 46.27%, Indosat 26.87%, XL 15.42%, Smartfren 6.96%, Three 3.48%, Others 1.00%. Length of subscription for cellular phones: Less than 1 year 10.45%, Between 1 - 5 years 57.71%, More than 5 years 31.84%. and Experience shifts to other operators: Not Changing Telephone Operators 32%, Changing Telephone Operators 68%.**Uji Validitas dan Reliabilitas Kuesioner**

Pengujian validitas dilakukan dengan cara melakukan analisis faktor konfirmatori terhadap 20 buah pertanyaan yang terdapat dalam kuesioner. Analisis faktor dilakukan dengan menggunakan program SPSS.

(a) *Switching Cost*.

In the questionnaire, there are seven questions to test respondents' responses to switching costs. The output of the SPSS program is shown in Tables 1 and 2

Table 1: Results of Factor Analysis on Switching Cost Questions

Variabel	Nilai
Kaiser-Meyer-Olkin Measure of Sampling Adequacy	0,859
Bartlett's Test of Sphericity	
Approx. Chi-Square	512,153
Degree of Freedom	21
Significance	0,00
Cumulative% of total component variants 1	53,016%

Source: Data processed

Table 2: Value of Measures of Sampling Adequacy and Component Matrix of Switching Cost Questions

Variabel	Measures of Sampling Adequacy	Matriks Komponen 1
SC1	0,905	0,801
SC2	0,870	0,781
SC3	0,889	0,745
SC4	0,830	0,697
SC5	0,864	0,696

SC6	0,823	0,691
SC7	0,851	0,676

Source: Data processed

Variables are valid if the MSA value is greater than 0.5 and the component matrix value is greater than 0.5 (Malhotra, 2012). SPSS output shows that from the total variance analysis there is only 1 component. This shows that the seven questions can represent an analysis of switching costs.

(b) Customer loyalty.

In the questionnaire, there are five questions to test respondents' responses to customer loyalty. The output of the SPSS program is shown in Table 3, Table 4, and Table 5.

Table 3: Value of Measures of Sampling Adequacy and Component Matrix of Questions of Customer Loyalty

Variabel	Measures of Sampling Adequacy	Matriks Komponen 1
CL1	0,661	0,618
CL2	0,754	0,548
CL3	0,632	0,847
CL4	0,663	0,748
CL5	0,760	0,580

Source: Data processed

From Table 3 it can be observed that there are two questions which have a component matrix value below 0.6. The cumulative% value of the total component variant 1 is 45.942%. This value is less than 60%. Therefore, two questions that have the lowest component matrix values are omitted from the analysis, namely CL2 and CL5.

Table 4: Value of Measures of Sampling Adequacy and Component Matrix of Questions of Customer Loyalty (after CL2 and CL5 are removed)

Variabel	Measures of Sampling Adequacy	Matriks Komponen 1
CL1	0,624	0,657
CL3	0,539	0,886
CL4	0,558	0,794

Source: Data processed

Table 5: Results of Factor Analysis of Customer Loyalty Questions

Variabel	Nilai
Kaiser-Meyer-Olkin Measure of Sampling Adequacy	0,561
Bartlett's Test of Sphericity	
Approx. Chi-Square	125,376
Degree of Freedom	3
Significance	0,000
Cumulative% of total component variants 1	61,555%

Source: Data processed

From Table 5 it can be observed that by using three questions, namely CL1, CL3, and CL4, the customer loyalty questionnaire becomes valid. The KMO analysis value is greater than 0.5, which is 0.561. Bartlett's analysis also shows valid results with a significant value of 0.00. This value is smaller than the significant value limit of 0.05. The results of the total variance analysis also show that the three questions are one component with the cumulative% value of the total component variant 1 being 61.555%. This value is greater than 60% so the data is declared valid.

(b) Customer Satisfaction

In the questionnaire, there are three questions to test respondents' responses to customer satisfaction. The output of the SPSS program is shown in Table 6 and Table 7.

Table 6: Value of Measures of Sampling Adequacy and Component Matrix of Customer Satisfaction Questions

Variabel	Measures of Sampling Adequacy	Matriks Komponen 1
CS1	0,690	0,789
CS2	0,626	0,855
CS3	0,695	0,784

Source: Data processed

Table 7: Results of Factor Analysis of Customer Satisfaction Questions

Variabel	Nilai
Kaiser-Meyer-Olkin Measure of Sampling Adequacy	0,665
Bartlett's Test of Sphericity	
Approx. Chi-Square	134,120
Degree of Freedom	3
Significance	0,000
Cumulative% of total component variants 1	65,618%

Source: Data processed

From Table 6 it can be observed that the MSA value for each question is greater than 0.6. Communalities extraction value is greater than 0.6 and component 1 matrix value is greater than 0.6. This data supports the third validity of customer satisfaction questions. From Table 7 it can be observed that the KMO analysis value is 0.665. This KMO value is greater than 0.5. The value of Bartlett's analysis also shows a significant number of 0,000. The cumulative% value of the total component variant 1 is 65.618%. This cumulative value exceeds 60%. From all the results of the analysis it can be concluded that the three questions of customer satisfaction proved valid.

(c) Trust

In the questionnaire, there are five questions to test respondents' responses to customer satisfaction. The output of the SPSS program is shown in Table 8 and Table 9.

Table 8: Value of Measures of Sampling Adequacy and Component Matrix of Trust Questions

Variabel	Measures of Sampling Adequacy	Matriks Komponen 1
TR1	0,845	0,741
TR2	0,865	0,740
TR3	0,830	0,815
TR4	0,781	0,793
TR5	0,793	0,785

Source: Data processed

Table 9: Results of Factor Analysis of Trust Questions

Variabel	Nilai
Kaiser-Meyer-Olkin Measure of Sampling Adequacy	0,820
Bartlett's Test of Sphericity	
Approx. Chi-Square	361,970
Degree of Freedom	10
Significance	0,00
Cumulative% of total component variants 1	60,110%

Source: Data processed

From Table 8 it can be observed that all confidence questions have an MSA value greater than 0.5. All questions also have Communalities extraction values above 0.5. All questions for Trust also have a component 1 matrix value greater than 0.5. Thus all questions for Trust become valid. From Table 9 it can be observed that the KMO analysis value is 0.820. This KMO value

is greater than 0.5. Therefore questionnaire questions for trust are declared valid. This is also supported by the results of Bartlett's analysis which gives a significant value of 0.00 (below the significant limit value, which is 0.05). The results of the total variance analysis also show that the five confidence questions form one component with the cumulative% value of the total component variant 1 being 60.110%. If the cumulative percent of the total variance analysis is greater than 60% then the data is considered valid.

Testing of Research Hypotheses

As the beginning of the analysis process, 215 respondents were divided into two groups: customers who viewed high switching costs and customers who viewed switching costs as low. The analysis of the effect of switching cost is done by using a dummy variable. To test the hypothesis, linear regression was carried out with three different regression models. Linear regression analysis was carried out using the SPSS program. The value for each variable in this linear regression model is obtained from the factor analysis score. The analysis results obtained from the SPSS program are shown in Table 10.

Table 10: Results of Linear Regression Analysis

Parameter	Nilai
R squared	0,027
Standard Error of The Estimates (SEE)	0,99141191
Analisis ANOVA	
Sum of Squares (SS)	5,386
F	2,740
Sig	0,067

Source: Data processed

The results of data processing show that the 5.1 model is not significant. This is indicated by a significant value of 0.067. This value is above 0.05. The results of linear regression analysis show that customer satisfaction does not have a direct influence on customer loyalty. The same thing applies to customer trust. Trust does not have a direct influence on customer loyalty. The second linear regression model tests the direct effect of customer satisfaction, trust, and the customer's view on switching costs to customer loyalty. The analysis results obtained from the SPSS program are shown in Table 11.

Table 11: Results of Linear Regression Analysis

Parameter	Nilai
R squared	0,083
Standard Error of The Estimates (SEE)	0,96497114
Analisis ANOVA	
Sum of Squares (SS)	16,560
F	5,928
Sig	0,001

Source: Data processed

The results of data processing show that the model 5.2 is significant. This is indicated by a significant value smaller than 0.05, which is 0.001. Thus, switching costs have a direct influence on customer loyalty. The third linear regression model tests the effect of switching cost as a variable moderation to customer loyalty. The analysis results obtained from the SPSS program are shown in Tables 12 and Table 13.

Table 12: Results of Linear Regression Analysis

Parameter	Nilai
R squared	0,086
Standard Error of The Estimates (SEE)	0,96572707
Analisis ANOVA	
Sum of Squares (SS)	17,205
F	4,612
Sig	0,01

Source: Data processed

Table 13: Results of Linear Regression Analysis

Parameter	Nilai
R squared	0,099
Standard Error of The Estimates (SEE)	0,95895509
Analisis ANOVA	
Sum of Squares (SS)	19,759
F	5,372
Sig	0,000

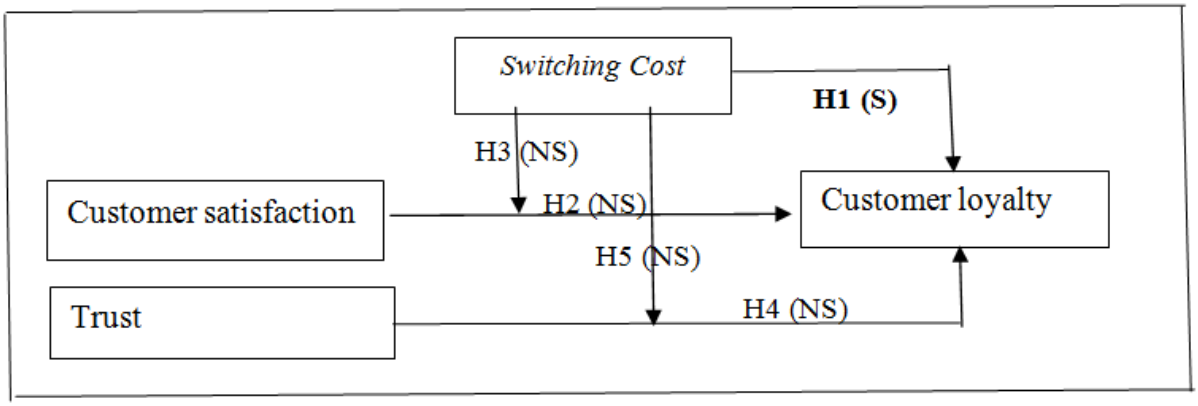
Source: Data processed

The beta value (βi) for each variable is shown in table 5.17. Beta value (βi) is a non-standardized coefficient value. If the model (2) is significant, this indicates that the view of switching costs has a direct influence on customer loyalty. But if there is no significant

difference between model (2) and model (3.1) and (3.2) ($\beta 4 \neq 0$; $\beta 5 = 0$), then the view of switching cost is not a moderating variable. Conversely, if $\beta 4 = 0$ in the model (2) and $\beta 5 \neq 0$ in the model (3.1) and (3.2), the view of switching cost is a pure moderating variable. And if $\beta 4 \neq 0$ and $\beta 5 \neq 0$, the view of switching cost is a quasi-moderation variable (Aydin and Ozer, 2005).

Research Results Analysis

Figure 2. Research Results



Source: Data processed

Customer satisfaction

It can be concluded that customer satisfaction has no influence on customer loyalty. This might be because each cellular telephone operator offers the same service, therefore the level of customer satisfaction becomes the same for each operator. Customer satisfaction is greatly influenced by customer expectations, perceived quality, and handling of customer complaints. When they are going to switch to a new operator, customers usually collect as much information as possible about other operators.

Trust

A total of 38.96% of the total respondents claimed to be ready to switch to another operator number. While 61.04% does not switch to other operators. The level of customer trust in cellular telephone operators is very high. Customers believe that the operators they use will not cheat them. Customers also trust the payment system imposed by telephone operators. However, contrary to that, customers tend to choose operators that offer tangible proof of cheap rates. Therefore, trust does not affect customer loyalty.

Switching Cost

It can be concluded that switching costs have a significant effect on customer loyalty. Consumers who view high switching costs will be loyal to the cellular telephone operators they use. Customers who consider high switching costs will have many considerations when the customer intends to switch to another operator. Customers will think about the costs that must be incurred, the transitional procedures that must be taken and the psychological impact that will occur.

Managerial Implications

The results showed that switching cost was the only factor that significantly affected customer loyalty. If the customer views high switching costs, the customer will feel an obstacle to unsubscribe. As a result, customers will be loyal. Due to the importance of the influence of switching costs, cellular phone operators should ensure that customers who could switch to other operators understand high switching costs. The application of switching costs can be achieved by:

(a) Financially, the operator may impose a telephone number closing fee and the cost of buying a new operator number. The operator can also emphasize the lost benefits if the customer switches to another operator, for example: the non-entry into force of free SMS or telephone calls to fellow operators, the non-entry into force of discount programs at certain merchants, etc.

(b) Procedurally, operators can retain existing customers by providing service differentiation. Customers who will switch usually collect as much information about other operators and compare services provided by other operators. If the operator that has been used by the customer turns out to have a much better service, then the customer will choose to be loyal to the operator that has been used. In addition, the customer must also experience difficulties when learning to use services from other operators. This will create a limit so that customers do not switch to other operators.

(c) Psychologically, the operator can emphasize what losses might occur if someone stops subscribing, for example: old numbers that have been forfeited and cannot be contacted again and other difficulties that will be experienced by the customer when they stop subscribing and switch to other operators.

Although switching cost is the only factor that influences customer loyalty significantly, the effect of switching costs is very small. Therefore, cellular phone operators should not only focus on switching costs but also pay attention to customer satisfaction and trust.

Conclusion

From the results of research conducted on cellular telephone users in the cities of Bandung and Cimahi, it can be concluded that:

1). Loyalty to cellular telephone customers in the cities of Bandung and Cimahi with a high degree of perceived switching cost is stronger than that of cellular telephone customers in the cities of Bandung and Cimahi with a low degree of perceived switching cost.
2). Customer satisfaction does not have a direct influence on the loyalty of cellular telephone customers in the City of Bandung and Cimahi.
3). Switching costs are not a moderating variable on the relationship between customer satisfaction and the loyalty of cellular telephone customers in the City of Bandung and Cimahi.
4). Trust does not have a direct influence on the loyalty of cellular telephone customers in the City of Bandung and Cimahi.
5). Switching costs are not a moderating variable in the relationship between trust and loyalty of cellular telephone customers in the City of Bandung and Cimahi.

Suggestions for Future Research

From the conclusions and limitations of the research that has been described, there are several things that can be suggested for further study:
1). Subsequent research should increase sample size so that the calculation results are more accurate.
2). Switching costs are multi-dimensional variables. Therefore, the next study should measure each sub-dimension of switching costs and examine the effect of each of these sub-dimensions on customer loyalty.
3). Subsequent research can test other variables that affect customer loyalty so that a more comprehensive picture of customer loyalty is obtained.
4). Data processing for the next research can be expanded using programs other than SPSS, namely Lisrel and Amos. These programs can test the correlation between each variable more accurately and comprehensively.
5). This research is a replication of the research conducted by Aydin and Ozer (2005) in Turkey. Questionnaire questions were also adapted from Aydin and Ozer (2005). For further research, a consideration of the choice of words in the questionnaire is advised so that it is more easily understood by respondents.
6). Subsequent research should study the relationship of each variable used, for example the relationship between customer satisfaction and trust.

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