

The Role of Satisfaction in Mediating the Effect of Product Quality, Service Quality and Price Fairness on the Consumer Loyalty of Online Store

Wachyudi.N.

Lecturer at Faculty of Economics Krisnadwipayana University, Jakarta, Indonesia
Campus UNKRIS Jatiwaringin. P.O. Box 7774/Jat CM. Jakarta 13077, Indonesia

Abstract

The aims of this study is to reveal the determinants of online store customers' satisfaction and their loyalty. To do this, a research model including product quality, service quality and price fairness was developed to explain customer satisfaction and loyalty. A total of 165 questionnaires were collected from the customers of the online shopping in Jakarta (the capital of Indonesia), by using the purposive sampling technique, and GSCA statistical program to analyze the data. The results show that all the dimension of service quality has an influence on the customer satisfaction. Moreover, product quality, price fairness and service quality also explain customer satisfaction, and the satisfaction plays important role in mediating the determinants factors of online store customers' loyalty. This study concludes with the discussion and possible future studies.

Keywords: Product Quality, Service Quality, Price Fairness, Satisfaction, Consumer Loyalty.

1. Introduction

Recent technological advances have provided freedom and supportive means for consumers to choose technology products that suit their needs. Such phenomenon also occur in retail business that has penetrated the digital or online world, so the enthusiasm of the Indonesian people in receiving the online store is characterized by the proliferation of sites that provide online trading services, such as olx.co.id, lazada.com, bukalapak.com, bibli.com, tokopedia.com, and many more other online store sites.

The latest information notify that the development of retail business in Indonesia showed a fairly high growth. This is identified by an increasing number of members of the Association of Indonesian Retailers (Aprindo), from 340 in 2008 to 600 in 2017. In addition, the increase in the number of its members is also followed by a significant increase in number of outlets (kompas.com 23/3/2011 and 1/2/2017).

In complying the online shopping consumers satisfaction, the company strategy has to focus on consumer needs and desires. It is due to current consumer purchasing decision seems to be increasingly critical, and its dimensions of satisfaction began to change. Therefore, the management should not ignore the two important elements in the management of marketing strategy, namely; the first: processes related to analysis, decisions, and action. Second, the core of management strategy in learning of how companies have performance that is capable of surpassing other companies (Kuncoro, 2005). Thus, in this context there are several factors to be considered, among which is related to the following description.

Product quality is an important thing that has to be attempted by the company in order to compete in the market to satisfy the needs and desires of consumers. In addition to quality products, companies also have to be able to set competitive prices. Consumers will be more selective in choosing products whose price is proportional to the quality. Consumers always want to get a quality product in accordance with the price paid, although some people think that expensive products are quality products. Consumers often use prices as extrinsic clues or indicators of the quality or benefits of a product (Hellier *et al.*, 2002).

In addition to product quality, the service quality of online retail business is another element that becomes the focus of this research. This kind of service quality looks different from the other, and its measurement also relatively more difficult. But as an instrument that can be used for it, Parasuraman (1988) developed a method known as SERVQUAL. In this context, service quality is defined as the activity that may be offered by one party to the other, which is essentially intangible in achieving the consumer satisfaction (Kotler, 2002). If the promised service meets customer expectations, then customers will feel that they have been treated fairly (Hellier *et al.*, 2002).

Beside service quality, price fairness is also observed as determinant factor in forming the process of consumer satisfaction. If the price perceived reasonable or lower than the other, then the sacrifice will also be felt more fair or lower (see Zeithaml, 1998). It means that the level of its fairness depends on the perception of consumers in assessing the suitability between the price and the benefits of products received (Kotler & Keller, 2009). Therefore, in an effort to evaluate the level of price fairness, the company should be able to know more about the price perceived in the consumers' minds.

Furthermore, consumer behavior after making a purchase also became the focus of this study. It is considered important because the impact can be seen whether the consumer will repurchase or switch to another company.

When consumers are satisfied, surely they will show a higher probability of repurchasing. Based on all of these factors, then the research problem was formulated to determine the extent of product quality, service quality, and price fairness affect satisfaction, so as to create customer loyalty. The following are theoretical base considered relevant for analyzing the observed phenomenon.

2. Theoretical Background and Hypothesis.

2.1. Product Quality

Product quality is a characteristic of product or service that bear its ability to satisfy customer needs (Kotler & Armstrong, 2010). It implies that this factor regarded as one of potential strategic weapons for defeating competitors. Thus, only the company with the best product quality will grow rapidly, and in the long run the will be more successful than the other company.

Viewed from the perspective of product capability in carrying out its function, it can be measured through consumer perception on how far the characteristics of the perceived product quality can comply customer needs and wants, either real or implied (Wang & Tsai, 2012). Among those characteristics are; (1) durability, (2) reliability, (3) conformance, features and performance, (4) ease of operation and repair, and (5) useful value of the overall attribute. Therefore, the companies should have to strive achieving optimal levels of product quality to match the expectations of consumers. Through this effort, it is hoped that there will be more satisfied customers as verified in the previous literature (see: Winnie, Poh-Ming Wong 2014 and Ziaullah, M., *et al.* 2014). Thus this study hypothesized that:

H-1: The effect of product quality on customer satisfaction is positive and significant.

2.2. Service Quality

In measuring service quality of online retail business, before consumers interact with the system, they expect to perceive a certain level of satisfactory service. After having served, consumers will define service level according to the difference between actual experience and the expectations with system. Each of these dimensions may or may not affect the overall value of the service quality from a consumer perspective.

Parasuraman *et al.* (1988) divide service quality into 5 level dimensions: (1) tangibles, (2) reliability, (3) responsiveness, (4) assurance and (5) empathy, and develop items to define the dimensions. This instrument is called SERVQUAL and used widely to measure service quality level. Tangibles refer to physical facilities, equipment, and appearance of personnel. Reliability is the ability to perform the promised service dependably and accurately. Responsiveness is the willingness to help customers and provide prompt service. Assurance is the knowledge and courtesy of employees and their ability to inspire trust and confidence, and lastly empathy is a caring or individualized attention the firm provides to its customers. This study expect that service quality will improve customer' satisfaction, as it has been verified in the literature of S. Hu, *et al.* (2009) and W. Jen, *et al.* (2011). Therefore, this study hypothesize the following:

H-2: The effect of service quality (tangibles, reliability, responsiveness, assurance, and empathy) on customer satisfaction is is positive and significant.

2.3. Price Fairness

Price fairness is defined as consumers' assessments of whether a seller's price can be reasonably justified (Xia, *et al.*, 2004). This concept involves the comparison of a price or procedure with a pertinent standard, reference, or norm. This study suggests that price fairness on any exchange and transactions, plays a very important role. If consumers buy a higher price of product and not expected, at this time, will have a negative customer satisfaction. When prices change, or unfair, consumers also will have an impact on loyalty of product to consider whether have loyalty on this product or brand. Several factors can be the reason for the perception of price fairness such as the actual price fairness, information about the price, previous experiences and general knowledge about the service provider (see: L. Xia, 2004). That's why it is reasonable to expect that the perception about the price fairness improves the satisfaction with the service. Several studies also confirmed the significant effect of perceived price fairness on customer satisfaction (see: Consuegra *et al.*, 2007 and Yieh *et al.*, 2007). Therefore, we hypothesize the following:

H-3: The effect of price fairness on customer satisfaction is positive and significant.

2.4. Satisfaction

Many researchers have looked into the importance of customer satisfaction. Because it has been regarded as a fundamental determinant of long-term consumer behavior (Oliver R, 1980). However the conceptualization itself has been still defined in various ways. The literature shows that there is no universally accepted method or measurement scale that exists for customer satisfaction. The measurement itself is more exploratory in its development rather than being a precise, exact science (Gilbert & Veloutsou, 2006).

In the context of online retail business, Li and Zhang (2002) defined consumer satisfaction as the perception

of online shopping experience that confirm their expectations. While a great deal of studies also has been done to identify the consumer satisfaction (see: Ziaullah, M. *et al.*, 2014, Nazaria, M *et al.*, 2014 and Guo, *et al.*, 2012). Correspondingly it was indicated that there are three categories of determinants factor towards online shopping consumer satisfaction in order to have customer loyalty. The first is technological factor. Second: shopping factors, and the third is product factors, in which all of these categories include: (1) website design, (2) security, (3) information quality, (4) payment method, (5) e-service quality, (6) product quality, (7) product variety, and (8) delivery service. Based on of all these findings that reveal that companies should focus on improving customer satisfaction in forming loyalty, we hypothesize the following;

H-4: The effect of satisfaction on customer loyalty is positive and significant.

2.5. Customer Loyalty

Customer loyalty, in the online shopping is defined as a customer's favorable attitude and commitment towards the online retailer that result in repeat purchase behavior (Anderson & Srinivasan, 2003). Bloemer & Ruyter (1998) suggested that the store loyalty is resulted from the consumer commitment through an explicit and extensive decision-making process to repurchase products or services they prefer in the future.

However, it is not easy to have loyal customer. It is due to the long journey to achieve the satisfied customers and its increased value perception. Some researchers (e.g., Day G. S., 1969; Jacoby & Chestnut, 1978) have suggested that a behavioral definition is insufficient, because it does not distinguish between true loyalty and spurious loyalty that may result. According to Dean, (2007) there are two types of loyalty; behavioral and attitudinal loyalty. The behavioral aspects of the customer loyalty were characterized in terms of repurchase intentions, word of mouth communication, and recommendations of the organization (see: Nadiri, et al. 2008). While Liu-Thompkins, *et al* (2010) defined attitudinal loyalty as a favorable evaluation that is held with sufficient strength and stability to promote a repeatedly favorable response towards a product / brand or a store. Therefore, in response to these criticisms, many firms have developed distinct competencies in measuring customer satisfaction (Flint, Blocker, & Boutin Jr., 2011).

Based on the empirical findings, it was indicated that consumer loyalty seems to be based on a collection of factors. The first is trust, where the consumers have to trust the vendor or product they encounter. Second, the transaction or relationship have to possess a positive perceived value greater than that supplied by competitors. Third, if marketers build on these two factors, they may be able to create a level of positive customer emotional attachment (Kumar & Shah (2004). In addition, some researchers (e.g., Spreng & Mackoy, 1996; Cronin & Taylor, 1994; Anderson & Sullivan, 1993) have suggested that service quality is one of the antecedents of satisfaction, and loyalty is one of the consequences of satisfaction (see: Cöner & Güngör, 2002). Correspondingly, in the customer satisfaction literature it is also indicated that the relationship between customer satisfaction and customer loyalty depended on the type of satisfaction. The positive impact of manifest satisfaction on customer loyalty was stronger than that of latent satisfaction on customer loyalty (Bloemer & Kasper, 1995; Bloemer & Ruyter, 1998). On the basis of this theoretical framework, then a model can be constructed to analyze the phenomenon observed.



Figure 1. Theoretical Model and Hypotheses

The model shows direct relationship of product quality, service quality and price fairness to customer satisfaction, and the relationship of customer satisfaction on loyalty. When product quality, service quality and price fairness in accordance with consumer expectations, then consumers will feel satisfied. Furthermore, consumer satisfaction will bring the consumer's intention to behave loyal to the company or service provider.

3. Methodology

3.1. Research Design

According to its objectives, the study was designed as an applied research that based on the problems arising from observed settings. It is a type of causal research, which essentially aims to explain the effect of relationship between

independent and dependent variables, so that the results are expected to be considered in providing explanations and understanding of a phenomenon.

This is a cross sectional survey which its hypothetical test rests on data occurring at one point in time, so the constructed model is not designed to capture the changes that occur due to time shifts. Therefore, to generalize the results at different times it requires a caution and scrutiny to examine the changing of external factors that may affect the model.

3.2. Population and Sample

The accessible population of this research is limited to the online consumer electronics shoppers who could be reached by e-mail, but its number was unknown because it is nearly impossible to know the number of e-mails forwarded by e-mail receivers. To achieve the objectives, its target would encompass the consumers who have prior online purchasing experience. Questionnaires were sent out to those retail business consumers, and self-administered survey method was designed. Purposive sampling technique was adopted in the sampling process to identify the respondents who had experience in the online shopping transaction, and the targeted sample size was 165 respondents.

3.3. Data Collection and Statistical Analysis

Data collection was conducted in Jakarta (capital of Indonesia), through a questionnaire that was designed to reflect the study objectives. The literatures were investigated to identify the valid measures for this study. All the indicators in the questionnaire were measured by using a 5-Point Likert Scale ranging from strongly disagree to strongly agree (1 = strongly disagree; 5 = strongly agree). The internal consistency reliability of all items was examined by Cronbach Alpha and AVE (Average Variance Extracted) reliability. Validity has been examined based on measurement items standardized factor loadings, weight validity and SMC validity. The data collected from the survey were analyzed and the hypotheses test relied on GSCA (Generalized Structured Component Analysis).

4. Analysis and Research Results

Hypothesis testing in this study used a non-parametric statistical approach for SEM or Component Based SEM that is using SEM GSCA (Generalized Structured Component Analysis) application. A non-parametric or component-based SEM approach is a prediction approach. The following is the result of its validity and reliability test.

Table. 1. Validity and Reliability Test of Product Quality (PQ), Price Fairness (PF), Costumers Satisfaction (CS), and Costumer Loyalty (CL)

Variable	Loading			Weight			SMC		
	Estimate	SE	CR	Estimate	SE	CR	Estimate	SE	CR
PQ	AVE = 0.666, Alpha = 0.825								
PQ1	0.687	0.065	10.5*	0.272	0.017	15.8*	0.471	0.086	5.51*
PQ2	0.789	0.034	22.88*	0.308	0.014	21.72*	0.623	0.054	11.5*
PQ3	0.877	0.018	48.68*	0.300	0.021	14.2*	0.769	0.032	24.36*
PQ4	0.894	0.015	61.34*	0.344	0.019	18.38*	0.799	0.026	30.72*
PF	AVE = 0.697, Alpha = 0.842								
PF1	0.737	0.041	17.95*	0.258	0.010	25.0*	0.543	0.061	8.96*
PF2	0.915	0.014	66.17*	0.303	0.022	13.77*	0.837	0.025	33.04*
PF3	0.944	0.007	140.86*	0.360	0.019	18.97*	0.891	0.013	70.54*
PF4	0.719	0.054	13.26*	0.269	0.016	17.02*	0.517	0.078	6.59*
CS	AVE = 0.791, Alpha = 0.899								
CS1	0.874	0.035	24.83*	0.286	0.020	14.15*	0.764	0.061	12.54*
CS2	0.864	0.038	22.8*	0.250	0.022	11.6*	0.746	0.065	11.52*
CS3	0.893	0.019	46.98*	0.272	0.016	17.55*	0.797	0.034	23.52*
CS4	0.926	0.016	56.31*	0.315	0.022	14.14*	0.857	0.030	28.25*
LOY	AVE = 0.738, Alpha = 0.862								
CL1	0.578	0.071	8.1*	0.208	0.021	9.86*	0.334	0.078	4.26*
CL2	0.954	0.009	103.85*	0.363	0.019	18.99*	0.910	0.017	52.07*
CL3	0.903	0.020	45.81*	0.287	0.018	16.36*	0.815	0.035	23.07*
CL4	0.945	0.011	89.86*	0.291	0.018	16.41*	0.892	0.020	45.02*

CR* = significant at .05 level

Table 2. Validity and Reliability Test of Service Quality (SQ) Dimensions: Responsiveness (RS), Assurance (AS), Empathy (EM), Reliability (RA) and Tangibility (TA)

Variable	Loading			Weight			SMC		
	Estimate	SE	CR	Estimate	SE	CR	Estimate	SE	CR
RS	AVE = 0.933, Alpha = 0.927								
RS1	0.964	0.011	90.41*	0.502	0.034	14.9*	0.929	0.020	45.31*
RS2	0.968	0.008	114.29*	0.533	0.035	15.42*	0.937	0.016	57.14*
AS	AVE = 0.788, Alpha = 0.730								
AS1	0.882	0.023	39.08*	0.551	0.021	26.18*	0.779	0.040	19.62*
AS2	0.893	0.021	43.45*	0.575	0.022	26.03*	0.797	0.036	21.94*
EM	AVE = 0.760, Alpha = 0.685								
EM1	0.867	0.020	43.7*	0.562	0.020	27.79*	0.751	0.034	21.88*
EM2	0.877	0.019	46.92*	0.584	0.020	28.95*	0.770	0.033	23.55*
RA	AVE = 0.938, Alpha = 0.932								
RA1	0.970	0.007	135.8*	0.527	0.018	29.15*	0.941	0.014	68.02*
RA2	0.967	0.008	116.84*	0.505	0.017	29.75*	0.935	0.016	58.49*
TA	AVE = 0.689, Alpha = 0.550								
TA1	0.822	0.035	23.33*	0.589	0.027	21.8*	0.676	0.057	11.95*
TA2	0.839	0.025	33.36*	0.616	0.034	18.35*	0.703	0.042	16.72*

CR* = significant at .05 level

Source: Primer Data (Processed, 2017)

Table 1 and Table 2, indicated that all the items of product quality, price fairness, customer satisfaction and loyalty variables, and the dimensions of service quality have significance values < 0.05, or they are all valid with AVE reliability and Cronbach Alpha > 0.60. Thus, for the next step can be tested the concept of causal relationship among the observed variables.

Furthermore, statistical analysis to test the hypothesized concepts yielded a good model. This is reflected in the measurement of goodness-of-fit model as shown in Table 3 below.

Table 3. The Result of Goodness of Fit Model Measurement

<i>Goodness of fit Indices</i>	
FIT	0.628
AFIT	0.6.23
GFI	0.985
SRMR	0.109
NPAR	66

Source: Primer Data (Processed, 2017)

FIT value shows the total variant of all the variables designed in the model. This value of 0.628 indicated that the diversity of product quality, service quality, price fairness, customer satisfaction, and loyalty can be explained by the model is 62.8% and the rest (37.2%) derived from other variables. It means that if viewed from the value of FIT obtained, the model can be categorized as to be good. The greater the value of FIT obtained then the existing model will be better.

Moreover, the hypothesis test was analyzed from the critical ratio of each path coefficients in order to see the significance level of relationships between variables.

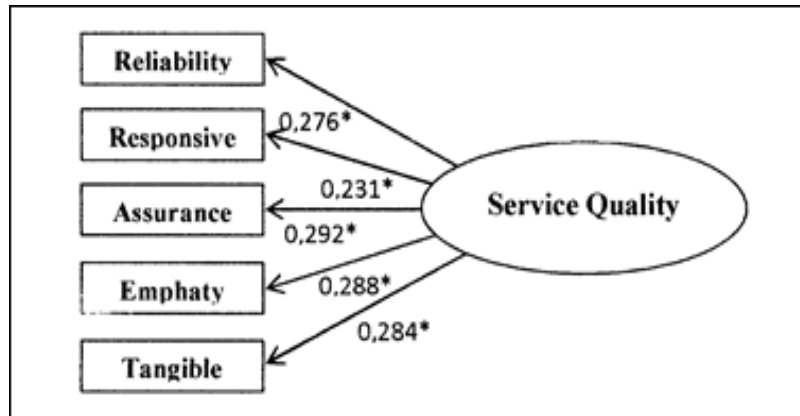
Table 4. The Result of Structure Model Test

Path Coefficients			
	Estimate	SE	CR
PQ → CS	0.200	0.068	2.97*
PF → CS	0.160	0.087	1.84
CS → LOY	0.274	0.079	3.46*
SQ → CS	0.168	0.073	2.3*
SQ → RS	0.629	0.063	9.95*
SQ → AS	0.752	0.046	16.42*
SQ → EM	0.763	0.031	24.23*
SQ → RA	0.724	0.040	18.28*
SQ → TA	0.758	0.039	19.21*

CR* = significant at .05 level

Source: Primer Data (Processed, 2017)

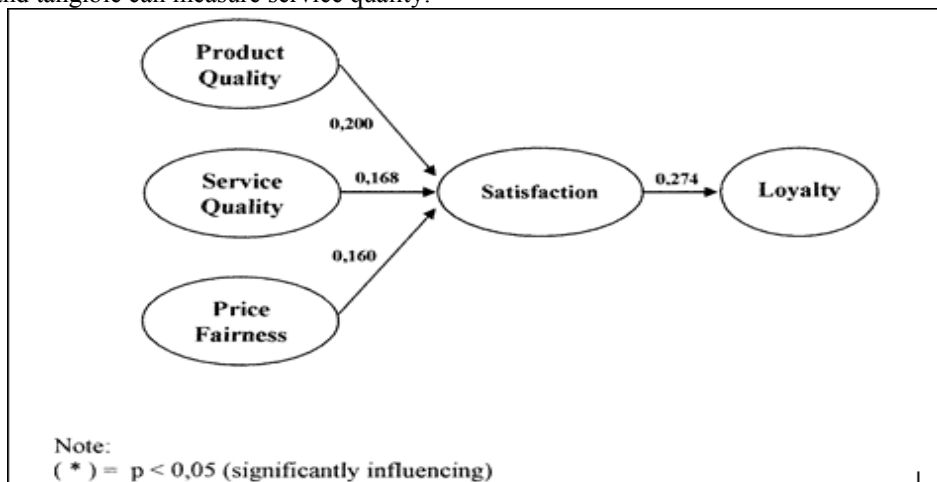
The results of this test indicate that all the paths analyzed have a significant relationship. Normally, an influential hypothesis can be seen from the magnitude of significance greater than 0.05 (*) or 0.01 (**) with a CR value greater than 1.96 (Hair et al., 2010).



Source: Primer Data (Processed, 2017)

Figure 2. Second Order Model of Service Quality Variable

The result of second order test for service quality show that the five dimensions can explain the quality of service, where all dimensions have probability value < 0.05 (*). It explains that responsiveness, assurance, empathy, reliability, and tangible can measure service quality.



Source: Primer Data (Processed, 2017)

Figure 3. The result of hypothesis testing

The result of hypothesis testing among the variables observed in Figure 3 shows that the variable of product quality significantly effect consumer satisfaction (estimate = 0,200; $p < 0,05$). Service quality has significant positive effect on consumer satisfaction (estimate = 0,168; $p < 0,05$), and price fairness variable also have positive significant effect on consumer satisfaction (estimate = 0,160; $p < 0,05$). These results indicate that the three independent variables (product quality, service quality, and price fairness) are variables that considered important by the consumers in influencing the level of satisfaction.

Correspondingly, consumer satisfaction also has a significant effect on loyalty. It can be seen from the acquisition of the estimated value of 0.274 with probability value < 0.05 ($CR > 1.96$ at 5% significance level). Consumer satisfaction in addition to having a direct significant effect on loyalty, the results also showed that consumer satisfaction affects as a mediation variable on the relationship between independent variables (product quality, service quality, price and price) and dependent variable (loyalty).

5. Conclusion and Implication.

5.1. Conclusion

The findings support the theories that product quality, service quality and price fairness have a significant effect in increasing consumer satisfaction. Correspondingly the greater of customer satisfaction will further increase the level of loyalty. Thus, the results of study show that all the hypotheses proved and supported previous theories.

In the online buying and selling transaction the three independent variables observed are important variables that are highly considered by prospective customers. Therefore, if the quality of the offered product is offset by the quality of service and reasonable price level, it will encourage consumers to be more confident in their choice to buy at an online trading site, they are to be loyal (repurchase and word of mouth). Because in an online transactions transaction is very difficult to eliminate the prospective buyer's doubt. This is, among others, constituted by; (1) the buyer can not directly see the product (condition, or the suitability of the product obtained

with the image in the advertisement); (2) the buyer does not know the store physically (store address or store physical form), and anything else. Thus if consumers once satisfied, they will tend to behave loyal. On the contrary, if they are disappointed, then the consumer will tend to switch to another store.

In the retail business or online shopping transaction, the three independent variables observed are important variables that highly considered by prospective customers. Therefore, if the product quality offered is offset by service quality and price fairness, it will encourage consumers to be more confident in their choice to buy on the online trading site. This conditions are partly due to the difficulty in the online transactions to eliminate the prospective buyer's doubt. Such phenomenon, among the other may be constituted by; (1) the buyer cannot see the product directly, or (2) the buyer does not know the store physically. Thus, if the consumers once satisfied, they will tend to behave loyal. Conversely, if they are disappointed, then consumers will tend to switch to the other store.

5.2. Implication

There is a need for further studies on the similar research to add gender as a moderating variable. It's due to the behavior of men and women have unique characteristics in choosing goods or products. According to observations, female online consumers are more interested in the style or the product display rather than men who prefer on the feature or quality of the goods. In addition, further study also advised to be able to add the friendly user and experience factors, considering these two variables become a thing that is also considered by online consumers.

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