

# The Influence of Brand Image and Business Location on Customer Loyalty at KSPPS Baitut Tamwil Tazakka Bojong

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## **Abstract**

*Brand Image and Business Location are used as tools to assess customer loyalty. High Brand Image and Business Location can affect loyalty. Meanwhile, if the Brand Image and Business Location is low, it also affects loyalty. Therefore, to maintain the stability of the Brand Image and Business Location, it is necessary to pay attention to customer loyalty so that they continue to make transactions. The formulation of the problem in this study is to determine the effect of Brand Image on customer loyalty at KSPPS Baitut Tamwil Tazakka Bojong. To find out Business Location on customer loyalty. And to find out the Brand Image and Business Location on customer loyalty at KSPPS Baitut Tamwil Tazakka Bojong. The method used in this study is a quantitative method, data obtained by distributing questionnaires to customers. data analysis using multiple linear regression with the help of the SPSS program. The results of the study concluded that the results of the partial test showed that Brand Image had an effect on loyalty, while business location had no effect on loyalty. Based on the results of the F test that the independent variables, namely Brand Image and business location, have an effect on the dependent variable, namely loyalty.*

**Keywords:** Brand Image, Business Location and Customer Loyalty.

## **A. Introduction**

As time goes by, a nation also develops, so does the current condition of Islam. One form of Islamic development in the world is the splendor of Islamic economics with the establishment of Islamic financial institutions, both in the form of banks and non-bank financial institutions. These institutions have established their operational systems in accordance with Islamic teachings. Financial institutions in Indonesia are struggling and in the process of being able to operate perfectly in accordance with Islamic systems and principles. Cooperatives are one of the institutions of public trust that play an important role in the community's economic system so that cooperatives are often said to be one of the centers of the financial system. In carrying out these tasks, cooperatives facilitate the flow of goods and services from producers to consumers and carry out financial activities for the community.

Here the author only focuses on Brand Image and Business Location factors, because Brand Image and Business Location have a strong influence on Customer Loyalty. Customer loyalty is important in cooperatives, satisfied

and loyal customers will not hesitate to spread word and positive things about their brand image and business location.

Factors that make customers choose to become customers in cooperatives are due to the brand image that is known by the community and guaranteed security in transactions in cooperatives and the location of the cooperative's business location itself because if the cooperative's business location is far from the reach of people's homes, people will be reluctant to choose a cooperative. So that brand image and business location become one of the important things to create customer loyalty.

According to Freddy Rangkuty (2002:43) Brand Image is a set of brand associations that are formed in the minds of consumers. Meanwhile, according to Philip Kotler (2002:63) brand image is a number of beliefs about the brand.

Business location according to Aprih Santoso, Sri Yuni Widowati (in Gugun, 2015: 16) can be interpreted as a place to carry out daily activities or business.

According to Subagyo (2010: 13) Customer loyalty is a consistent repurchase of a brand by the customer.

KSPPS Baitut Tamwil Tazakka is a sharia-based financial institution. Cooperative values that uphold humanity and integrity have been firmly entrenched in all members of the KSPPS Baitut Tamwil Tazakka since its inception. This link between business idealism and spiritual values is one of the advantages of KSPPS Baitut Tamwil Tazakka in its work in Islamic banking institutions.

As we know, saving is currently a consumptive behavior that must be fulfilled by financial institutions, including KSPPS Baitut Tamwil Tazakka.

a. Data on all customer accounts from 2013 to 2020

Tabel 1.1

Data on all customer accounts from 2013 to 2020

Tahun	Total Customer Accounts
2013	959
2014	1.251
2015	1.621
2016	1.812
2017	2.112
2018	2.312
2019	2.613
2020	4.438

Judging from the data table 1.1 above, based on the data above, the development of KSPPS Baitut Tamwil Tazakka Bojong is because Brand Image and Business Location affect Customer Loyalty because Customers always make transactions repeatedly, to prove this a research test must be carried out.

This research is motivated by previous studies related to this title, for example a journal with the title "The Influence of Brand Image, Service

Quality and Customer Satisfaction on Customer Loyalty in Islamic Microfinance Institutions", in this study the background is Brand Image, service quality and customer satisfaction on customer loyalty. The results of this study indicate that the Brand Image variable has no positive and significant effect on customer loyalty while service quality has a positive and significant effect on customer loyalty and customer satisfaction also has a positive and significant effect on customer loyalty (T test results). Based on the results of statistical tests that the variables brand image, service quality, and customer satisfaction together (simultaneous or F test) have a positive effect on customer loyalty.

## **B. Research Purposes**

The purpose of this study to determine the effect :

1. To determine the effect of brand image on customer loyalty at KSPPS Baitut Tamwil Tazakka Bojong.
2. To determine the effect of business location on customer loyalty at KSPPS Baitut Tamwil Tazakka Bojong.
3. To determine the effect of brand image and business location on customer loyalty at KSPPS Baitut Tamwil Tazakka Bojong.

## **C. Research Methods**

This research was conducted at KSPPS Baitut Tamwil Tazakka Bojong. As for the implementation of research in June 2021. Using quantitative research is a traditional method, because this method has been used for a long time so it has become a tradition as a research method. This method is called a quantitative method because the research data is in the form of numbers and the analysis uses statistics. (Sugiyono,2016, hal.7).

Data collection methods are techniques or methods that researchers can use to collect data (Dr. Ridwan, 2010, p. 24). To manage data in this study, researchers used Mixcrossoft Excel and SPSS 26 software. Validity test is a measure that shows the level of reliability or validity of a measuring instrument. Validity is used to determine the feasibility of items in the list (construct) questions in defining a variable (Sugiyono, 2014: 89). The reliability test is an index that shows the extent to which a measuring instrument can be trusted or relied upon (Sugiyono, 2010: 99). Instrument reliability test can be seen from the value of Cronbach's Alpha on each variable. Cronbach's Alpha is used to determine the reliability of interitem consistency or test the consistency of respondents in responding to all items. The measuring instrument for each variable is said to be reliable if it has a Cronbach's Alpha of more than 0.60.(Imam Ghaozali, 2005 : 129). maybe inconsistencies can occur due to differences in respondents' perceptions or lack of understanding of respondents in answering question items. According to Santoso (2002) in Sani and Masyhuri (2010:256) the normality test is a test in the regression model, the dependent variable, the independent variable or both have a normal or near normal distribution. The normality test is intended to determine whether the residuals studied are normally distributed or not. The method used to test normality is by using the Kolmogorov-Smirnov test.

If the significant value of the Kolmogorov-Smirnov test results is  $> 0.005$  then the distribution is normal and vice versa if the significant value is  $< 0.005$  the distribution is not normal. The multicollinearity test aims to see whether or not there is a high correlation between the independent variables in the multiple linear regression model. If there is a high correlation between the independent variables, then the relationship between the independent variables and the dependent variable is disrupted.

Multicollinearity tests were also carried out to avoid the habit of drawing conclusions regarding the effect of the partial test of each independent variable on the dependent variable.

A good regression model should not have a correlation between independent variables. Multicollinearity test can be done by looking at the VIF (*Variance Inflation Factors*) and value *tolerance* :

1. If the tolerance value  $> 0,10$  means that there is no multicollinearity in the data being tested.
2. If the tolerance value  $< 0,10$  means that there is multicollinearity in the data being tested..

View grades VIF (*Variance Inflation Factors*):

1. If the VIF value  $< 10,00$  means that there is no multicollinearity in the data being tested.
2. If the VIF value  $> 10,00$  means that there is multicollinearity in the data being tested (Nikolaus Duli, 2019 : 120).

The Heteroscedasticity Test is to see whether there is an unequal variance from the residuals from one observation to another. If the observation remains, it is called homoscedasticity, but if not, it is called heteroscedasticity. a good regression model is the one with homoscedasticity.

Heteroscedasticity detection can be done using the scatter plot method by plotting the ZPRED value (predicted value) with SRESID (residual value). A good model is obtained if there is no specific pattern on the chart, such as gathering in the middle, narrowing then widening or conversely widening then narrowing. (Nikolaus Duli, 2019 : 122).

Multiple linear regression is a continuation of simple linear regression, when simple linear regression provides only one independent variable (x) and one dependent variable (y).

Multiple regression analysis is a tool used to prove whether there is a functional or causal relationship between two or more independent variables  $X_1 X_2 \dots X_i$  to one dependent variable Y (Ating Somantri dkk, 2011 : 250).the general form of the multiple linear regression model of the research variables is as follows :

$$Y = a + b_1X_1 + b_2X_2$$

Keterangan :

Y = Loyalty

a = Konstanta

b = Koefisien

$X_1 = Brand Image$

$X_2$  = Business location

E = error

The Determination Test ( $R^2$ ) basically measures how far the model explains the variation in the dependent variable. The coefficient of determination ( $R^2$ ) is between 0 and 1. The small value of  $R^2$  means that the ability of the independent variable to explain the variation in the dependent variable is very limited. A value close to 1 means that the independent variable provides almost all the information needed to predict the variation in the dependent variable. In general the coefficient of determination for cross-sectional data is relatively easy because there is a large variation between each observation. (Imam Ghozali, 2006 : 83)

The value of the coefficient of determination has an interval of 0 to 1 ( $0 < R^2 < 1$ ). If  $R^2 = 1$ , means percentage of donation  $X_1, X_2, X_3 \dots$  the variation (up and down) Y together is 100%. This shows that if the coefficient of determination is close to 1, then the influence of the independent variable on the dependent variable is getting stronger, the more suitable the regression line is for predicting Y.

The t test is to see the significance of the effect of the independent variables by assuming these variables are constant. The conclusion is expressed by looking at the significance and comparing it with the error rate (significance) used, that is, if the profitability value is  $< \alpha$  ( $\alpha$ ), then the independent variable has a significant effect on the dependent variable. The basis for decision making is :

If  $t_{hitung} > t_{tabel}$  means independent variable (X) significant effect on the dependent variable (Y).

If  $t_{hitung} < t_{tabel}$  means independent variable (X) no significant effect on the dependent variable (Y).

Then draw conclusions :

If  $sig > \alpha$  (0,05), so  $H_0$  received

If  $sig < \alpha$  (0,05), so  $H_0$  rejected

The F test is used to see the overall effect of the independent variables on the dependent variable. To see the effect that occurs, it is done by comparing the sig with a confidence level value of 0.05. If the sig value is smaller than the degree of confidence ( $sig < 0.05$ ), it means that there is a significant relationship between all the dependent variables. The basis for decision making is :

If  $F_{count} > F_{table}$ , then  $H_0$  is rejected,  $H_a$  is accepted, meaning that the independent variables simultaneously have a significant effect on the dependent variable.

If  $F_{count} < F_{table}$ , then  $H_0$  is accepted,  $H_a$  is rejected, meaning that the independent variables simultaneously have no significant effect on the dependent variable.

And made the following decision :

If  $sig > \alpha$  (0,05), so  $H_0$  received and  $H_a$  rejected.

If  $sig < \alpha$  (0,05), so  $H_0$  rejected dan  $H_a$  received. (Danang Sunyoto, 2011 : 125)

## D. ANALYSIS AND RESEARCH RESULTS

### a. Uji Validitas dan Reliabilitas

**Tabel 1. Uji Validitas Brand Image**

Nomor Butir Pertanyaan	R (hitung)	R (tabel)	Keterangan
1	0,750	0,197	Valid
2	0,704	0,197	Valid
3	0,733	0,197	Valid
4	0,834	0,197	Valid
5	0,768	0,197	Valid
6	0,640	0,197	Valid

From the table above it can be seen that all questions about Brand Image have valid criteria with a correlation coefficient or  $r_{hitung}$  greater than  $r_{tabel}$ .

**Tabel 2. Uji Validitas Business Location**

Nomor Butir Pertanyaan	R (hitung)	R (tabel)	Keterangan
1	0,757	0,197	Valid
2	0,741	0,197	Valid
3	0,804	0,197	Valid
4	0,716	0,197	Valid
5	0,599	0,197	Valid
6	0,761	0,197	Valid
7	0,693	0,197	Valid
8	0,721	0,197	Valid
9	0,770	0,197	Valid
10	0,672	0,197	Valid

From the table above it can be seen that all questions about business location have valid criteria with a correlation coefficient or  $r_{hitung}$  greater than  $r_{tabel}$ .

**Tabel 3. Uji Validitas Loyalty**

Nomor Butir Pertanyaan	R (hitung)	R (tabel)	Keterangan
1	0,655	0,197	Valid
2	0,701	0,197	Valid
3	0,812	0,197	Valid
4	0,782	0,197	Valid
5	0,753	0,197	Valid

From the table above it can be seen that all questions about Brand Image have valid criteria with a correlation coefficient or  $r_{hitung}$  greater than  $r_{tabel}$ .

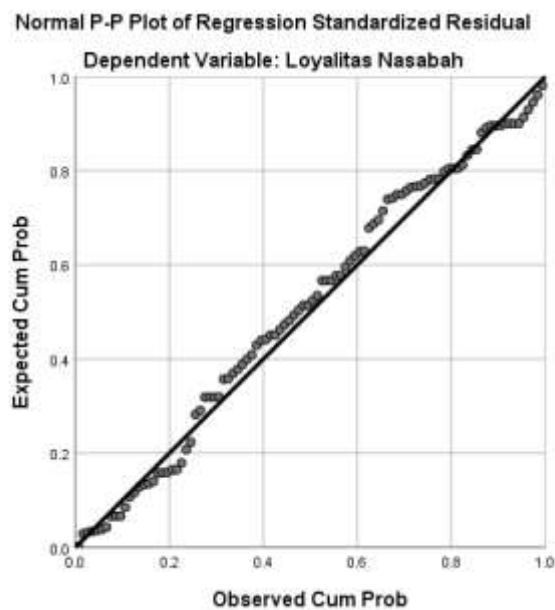
Based on the test results above, it can be concluded that for each research variable, namely Brand Image, Business Location, and Customer Loyalty, there are valid criteria for all question items with a correlation coefficient value greater than  $r_{tabel}$  is 0,197. It is said to be valid if each item is able to obtain consistent data, meaning that if the question is asked again, an answer that is relatively the same as the previous answer will be obtained.

**Tabel 4. Uji Reliabilitas**

Nomor Butir Pertanyaan	Cronbach's alpha	R (tabel)	Item	Keterangan
Brand Image	0,833	0,06	6	Reliabel
Lokasi Usaha	0,899	0,06	10	Reliabel
Loyalitas	0,791	0,06	5	Reliabel

From the description of the table above it can be seen that each variable has *cronbach's Alpha* > 0,60 thus variable (*Brand Image*, Business location and loyalty) can be said reliabel.

**Tabel 5. Uji Normalitas**



on the normal P-P graph Plot of residual data distribution normal line (straight line).

**Tabel 6 Uji Multikolinearitas Coefficients<sup>a</sup>**

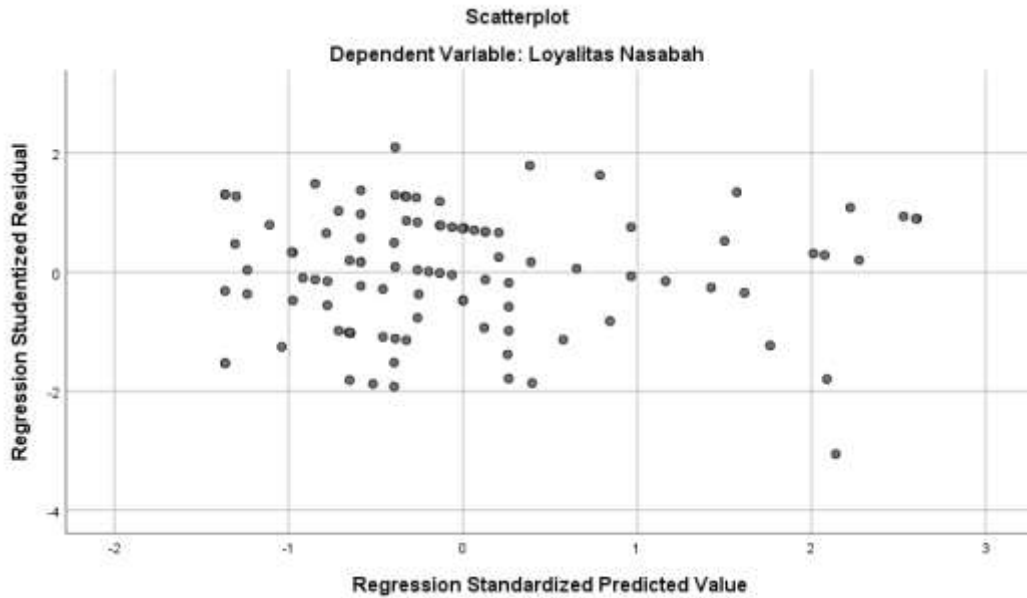
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	11.989	2.095		5.723	.000		
	Brand Image	.268	.107	.298	2.498	.014	.617	1.621
	Lokasi Usaha	.065	.067	.116	.972	.334	.617	1.621

a. Dependent Variable: Loyalitas Nasabah

Based on the table above, it can be seen that the VIF (Varian Inflation Factor) value for each independent variable has a tolerance value greater than >

0.10 and a VIF value less than  $< 10.00$ . So it can be concluded that all independent variables do not have multicollinearity.

**Tabel 7 Uji Heteroskedastisitas**



In the picture above the dots spread randomly and do not form a clear pattern, and are spread both above and below the origin (number 0) on the Y axis. Thus it can be concluded that in the regression model there are no symptoms of heteroscedasticity, but homoscedasticity. This means that all independent variables can be tested for multiple linear regression and hypothesis testing with significant t-test values.

**Tabel 8 Analisis Regresi Linier Berganda Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.
		B	Std. Error			
1	(Constant)	11.989	2.095		5.723	.000
	Brand Image (X1)	.268	.107	.298	2.498	.014
	Lokasi Usaha (X2)	.065	.067	.116	.972	.334

a. Dependent Variable: Lokasi Usaha (Y)

next value  $t_{hitung}$  for the variable Business Location is 0.972 with a significance of 0.334. With  $\alpha = 0.05$  df 97, the t table value is 1.984. Because of value  $t_{hitung} > t_{tabel}$  ( $0,972 < 1,984$ ) means that the location of the business has no effect on loyalty.

**Tabel 9 Koefisien Determinasi ( R Square ) Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.381 <sup>a</sup>	.145	.128	2.50934

a. Predictors: (Constant), Lokasi Usaha, Brand Image

From the table above, the results of the Coefficient of Determination (R Square) show that the influence of the two variables (Brand Image and Business Location) on the dependent (Customer Loyalty) is expressed in an R Square value of 0.145 or 14.5%. This means that 14.5% of the Customer Loyalty Variable can be explained by the two independent variables in the study, namely Brand Image and Business Location together. While the remaining 85.5% is explained by other variables outside of this study.

**Tabel 10 Hasil Perhitungan Uji T Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	11.989	2.095		5.723	.000
	Brand Image (X1)	.268	.107	.298	2.498	.014
	Lokasi Usaha (X2)	.065	.067	.116	.972	.334

a. Dependent Variable: Lokasi Usaha (Y)

a. Effect of Brand Image on Loyalty

From the output above, it can be seen that the Brand Image variable has a value  $t_{hitung} > t_{tabel}$  ( $2,498 > 1,984$ ) and significant value  $< \alpha$  ( $0,14 < 0,05$ ). Based on the criterion value, it means that Brand Image has an effect but not significant on loyalty.

b. Effect of Business Location on Customer Loyalty

From the output results above, it can be seen that the Business Location variable has a value  $t_{hitung} < t_{tabel}$  ( $0,972 < 1,984$ ) and significant value  $> \alpha$  ( $0,334 > 0,05$ ). Based on the value of these criteria, it means that business location has no significant effect on loyalty.

**Tabel 11 Koefisien Simultan (Uji F) ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	103.972	2	51.986	8.256	.000 <sup>p</sup>
	Residual	610.788	97	6.297		
	Total	714.760	99			

a. Dependent Variable: Lokasi Usaha (Y)

b. Predictors: (Constant), Lokasi Usaha (X2), Brand Image (X1)

Value-based decision making  $F_{hitung}$  dan  $F_{tabel}$ , from the output above is obtained  $F_{hitung}$  as big 8,256 dan  $F_{tabel}$  as big 3,09. Score  $F_{hitung}$  ( $8,256 > 3,09$ ), it can be concluded that the independent variables namely Brand Image (X1) and Business Location (X2) simultaneously affect the dependent variable, namely customer loyalty (Y).

Decision making is based on the significance value, from the output above it is known that the significance value is 0.000. The significance value is  $0.000 < 0.005$ , so it can be concluded that the independent variables namely Brand Image

(X1) and Business Location (X2) simultaneously affect the dependent variable, namely customer loyalty (Y).

### **E. Research result**

From the results of the analysis, the discussion of the results of this study is as follows :

#### **1. The Effect of Brand Image on Customer Loyalty**

Based on the test results it is known that Brand Image has a significant positive effect on customer loyalty, meaning that the more popular the Brand Image, the more significant customer loyalty will be followed. So if the Brand Image is getting famous in the cooperative, customer loyalty will be even greater. This is strengthened and supported by the t test which produces a sig t value of  $t_{hitung} > t_{tabel}$  ( $2,498 > 1,984$ ) and significant value  $< \alpha$  ( $0,14 < 0,05$ ) this means that the relationship between Brand Image and customer loyalty has a positive but not significant effect.

#### **2. Effect of Business Location on Customer Loyalty**

Based on the calculation of the T-Test statistics in the table above, it can be seen that the Business Location Variable shows  $t_{hitung}$  smaller than  $t_{tabel}$ , with a significance level 5%. Score  $t_{hitung} < t_{tabel}$  ( $0,972 < 1,984$ ) signifikan value  $> \alpha$  ( $0,334 > 0,05$ ). This means that the Business Location variable has no significant effect on customer loyalty.

#### **3. The Effect of Brand Image and Business Location on Customer Loyalty**

Based on the calculation of the F test statistic in the table above, it can be seen that the F value is ( $8.256 > 3.09$ ) and a significance value of 0.000 which is less than 0.05. This shows that all independent variables namely Brand Image and Business Location have a significant effect simultaneously on customer loyalty KSPPS Baitut Tamwil Tazakka Bojong.

### **F. Conclusion**

Based on data analysis and discussion of the Brand Image variable that affects Business Location and Customer Loyalty at DIKSPPS Baitut Tamwil Tazakka Bojong, the following conclusions can be drawn :

1. From the output above, it can be seen that the Brand Image variable has a value  $t_{hitung} > t_{tabel}$  ( $2,498 > 1,984$ ) and significant value  $< \alpha$  ( $0,014 < 0,05$ ). This means that Brand Image has an effect but not significant on customer loyalty.
2. From the output results above, it can be seen that the Business Location variable has a value  $t_{hitung} < t_{tabel}$  ( $0,972 < 1,984$ ) significant value  $> \alpha$  ( $0,334 > 0,05$ ) meaning that the location of the business has no effect on loyalty.
3. Based on the calculation of the F test statistics in the table above, it can be seen that the F count is 8.256 and the Ftable is 3.09. Fcount value ( $8.256 > 3.09$ ), and a significance value of 0.000 which is less than 0.05. This shows that all independent variables, namely brand image and business location, have a significant simultaneous effect on customer loyalty at KSPPS Baitut Tamwil Tazakka Bojong.

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