

**THE ROLE OF PURCHASE INTENTION IN MEDIATING THE SERVICE QUALITY AND DUES TO THE DECISION TO BECOME A PARTICIPANT OF BPJS KETENAKERJAAN OF BANDA ACEH CITY**

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**ABSTRACT**

This research aims to examine the role of purchase intention in mediating service quality and dues to the decision to become a participant in the BPJS Ketenagakerjaan (for Employment) in Banda Aceh city. The population was all prospective BPJS Ketenagakerjaan participants who have been participants in Banda Aceh, the number of which was not known with certainty. The way to determine the sample was to use the maximum likelihood estimation so that the number of samples was 200 people. The research data were collected by distributing questionnaires to all respondents and were analyzed using the AMOS SEM. The descriptive test proves that the quality of service, dues, intention to become a participant, and the decision to become a participant of BPJS Ketenagakerjaan have not gone well. The direct effect hypothesis testing proves that service quality and dues significantly contribute to the intention to become a participant in the BPJS Ketenagakerjaan in Banda Aceh City, and; Service quality, dues, and intention to become a participant contribute significantly to the decision to become a participant of the BPJS Ketenagakerjaan of Banda Aceh City. The indirect effect hypothesis testing proves that the intention to become a participant partially mediates the contribution of service quality and dues to the decision to become a participant in BPJS Ketenagakerjaan in Banda Aceh City. This finding explains that the process of increasing the decision to become a BPJS Ketenagakerjaan participant in Banda Aceh City is a function of improving service quality and the suitability of dues so that it can have an impact on increasing the intention to become a participant.

**Keyword:** Service Quality, Dues, Purchase Intention, Purchase Decision.

**1. INTRODUCTION**

Labor is the main asset or capital that contributes directly to the company's performance. One of the efforts to prosper the workforce in Indonesia, the government has a role in providing employment social security for workers in Indonesia as stated in Law Number 40 of 2004 concerning the National Social Security System (SJSN) and Law Number 24 of 2011 concerning the Social Security Administering Board (BPJS). Since the establishment of the BPJS Ketenagakerjaan company until now. Several problems are still being faced, such as the number of workers registered as BPJS Ketenagakerjaan participants has not protected all workers in Indonesia. In fact, BPJS Ketenagakerjaan membership is very important for the protection of their workers. Some people still have not received optimally the quality of services provided both online and offline by BPJS Ketenagakerjaan in the region, especially the Banda Aceh City branch. The public's intention to join BPJS Ketenagakerjaan is still weak because the premiums issued are still

expensive.

Several factors are felt to have a low impact on people's decisions to become BPJS Ketenagakerjaan participants, such as purchase intentions that are still less interested or less fond of, the dues (price) offered are still relatively high and the quality of service is not up to the expectations of the community, especially the middle and upper classes. The BPJS Ketenagakerjaan Dues are classified as affordable by workers and the services provided are quite good. Intention to become a participant or purchase intention is one of the psychological aspects that has a significant influence on buying behavior. Thus, consumers who are interested in buying a product are influenced by the information received (Schiffman & Wisenblit, 2019).

Consumers who like a product or service offered will direct all their attention to find out more details about the product or service offered and will eventually buy the service product. Based on the results of an initial survey conducted on workers in Aceh, it shows that the participants' intentions when they become participants are also felt not to be in good condition, this is shown by BPJS Ketenagakerjaan Participants who do not really intend to continue to use/become participants of BPJS Ketenagakerjaan services. they want from the local government so that public health, especially workers can be better guaranteed.

One of the factors that influence purchase intentions and have an impact on the decision to become a BPJS Ketenagakerjaan participant is the quality of service. (Zeithaml, Bitner, & Gremler, 2018) Menyebutkan Service Quality is the customer's perception of the service component of a product. Another factor that also influences purchase intention is the price or dues offered by service product providers. (Kotler & Keller, 2018) states that price is one element of the marketing mix that generates revenue; other elements generate costs. Dues offered on BPJS Ketenagakerjaan Products are also felt to be still not affordable for all segments of society and do not follow the facilities obtained. The average BPJS participant has an income of less than 4 million per month. Meanwhile, economic needs and basic needs are increasing day by day. Especially with the impact of the new normal after the covid-19 pandemic. Where the prices of primary and secondary needs continue to increase so that people are starting to be sensitive to the prices of health care products, especially BPJS Ketenagakerjaan contributions.

## **2.LITERATURE**

### **Purchasing Decision (Decision To Become A Participant)**

In this study, purchasing decision is referred to as the decision to become a participant (in the insurance company as a subject of this study). (Kotler & Armstrong, 2018) states that the purchasing decision process begins with the need for recognition. Consumer purchasing decisions are also not only in the form of consumer responses to goods and services offered, but also responding to purchase forms in a pleasant environment by consumers (Diawan, Kusumawati, & Mawardi, 2016). Thus, purchasing decisions can be a measure of whether the company's goals are achieved or not. Furthermore, in deciding to buy a product or service, the customer's last experience in using the product or service also affects the desire in the consumer decision-making process (Ahmed, Rizwan, Ahmad, & Haq, 2014).

(Peter & Olson, 2013) defines purchasing decision-making as a core process in consumer decision-making is an integration process used to combine knowledge to evaluate two or more alternative behaviors and choose one of them. (Fahriansyah & Zubir, 2015) and (Sudaryono, 2014) states that the decision-making process begins with a need that is trying to be fulfilled.

Many factors influence purchasing decisions as revealed by (Ming, 2010) namely cost, good service, and inclination (intention) to a brand. According to (Kotler & Armstrong, 2018), purchasing decisions can be measured using indicators in the form of: 1) Buying stability after knowing product information. 2) Decided to buy because of the most preferred brand. 3) Buy because of following the wishes and needs. 4) Purchased because of recommendations from others. 5) Buy because you have considered the product

### **Purchase Intention (Intention To Become A Participant)**

In this study, purchase intention is referred to as the intention to become a participant (in the insurance company as a subject of this study). (Fishbein & Ajzen, 1975) Expressing behavioral intentions is a function of three basic determinants: the individual's attitude to the behavior, social pressure to perform or not perform the behavior based on one's perception, and the ability to perform the behavior of interest. Intention to buy is a type of decision made by a buyer where he or she verifies a brand in particular and ignores other brands (Mohmed et al, 2013). Purchase intentions will appear after someone obtains various information about the product to be purchased (Chinomona, 2013). Then they will plan to buy the product or service at the right time (Liat & Shi, 2014). Schiffman and Kanuk (2012:201) stated that interest is one of the psychological aspects that have a significant influence on behavioral attitudes.

In the world of marketing public services such as BPJS Ketenagakerjaan, purchase intention is defined as the intention to become a BPJS participant. Thus, it concludes that the intention to become a participant is a person's desire to purchase services that have been determined by an organization after getting various information about interesting products and services. (Mohmed et al, 2013) states that to measure purchase intention, it can be done by using indicators in the form of: 1) Intention to buy a product or service. 2) Consider buying a product or service. 3) Will be a product or service in the future. 4) Plan to access information about the product or service being sold. 5) As a place of reference when you want to buy a product or service

### **Service quality**

(Zeithaml et al., 2018) Service quality is the customer's perception of the service component of a product, and is also an important determinant in achieving customer satisfaction. (Harjati & Venesia, 2015) and (Alma, 2013) The definition of service quality is a working procedure in a company that seeks to make continuous quality improvements to the processes, products, and services produced by the company. (Wijaya, 2017) and (Sunnyoto, 2012), explains that service quality is a measure of how well the level of service provided can match customer expectations or follow the needs and desires of the customer. Quality is the highest reward for service actions (B. Hermawan, Basalamah, Djamereng, & Plyriadi, 2017)

Based on some of the definitions above, the writer concludes that service quality is a measure of the extent to which the quality provided by the service owner to its customers can support customer satisfaction. One of the service quality models that is used as a reference in marketing research is the ServQual model (Parasuraman, Zeithaml, & Berry, 1988) in their series of studies on the six sectors of service, repair, home appliances, credit cards, insurance, long-distance calling, automotive brokerage, retail, and securities. ServQual is built based on their comparison of two main factors, namely the real customer perception of the service they perceive the service to be with the actual service expected of the service. (Parasuraman et al., 1988) also

mentioned that measuring service quality can be done using indicators in the form of: costs and services, 2) facilities, 3) service procedures, 4) completion time, 5) officer responsiveness, 6) employee attention to customers, 7) company attention to knowledge officer.

### Price (BPJS Dues)

In this study, the Price is referred to as the dues (as well as mentioned in the insurance company, as the subject of this study). Price is closely related to the product, while cost is more closely related to the service provided (B. Hermawan et al., 2017). From the company's perspective, price reference is used when the company compares the actual selling price with internal and external reference prices (Hsu & Pham, 2015), while from the perspective of consumer prices is one of the factors that determine purchasing management. Price is the only factor that clearly makes money and gives a clear signal of product success and failure (Al-Salamin & Al-Hassan, 2016). (Mirabi, Akbariyeh, & Tahmasebifard, 2015) and (Zeithaml et al., 2018) said the price has no direct relationship with consumer purchase intention. Thus, price is the amount of money paid by consumers to buy a product or service for profit (D. Hermawan, Hadiwidjojo, Rofiaty, & Solimun, 2014).

From some of the literature on prices above, the price is a component that becomes the determination of the product or service that reflects the value of the product or service offered to consumers. Price is a core component in service marketing, especially in health service organizations such as BPJS Ketenagakerjaan, where participants will consider a service between one another through the cost factor or the price of the services offered. (B. Hermawan et al., 2017) states that measuring prices (dues) can be done using indicators in the form of: 1) Price Affordability, 2) Price Compatibility with Service Quality, 3) Price Compatibility with Benefits. 4) Price According to Ability or Price Competitiveness, 5) Effective Tariff

### Model and Hypothesis

The author formulates the following study model framework and hypothesis.

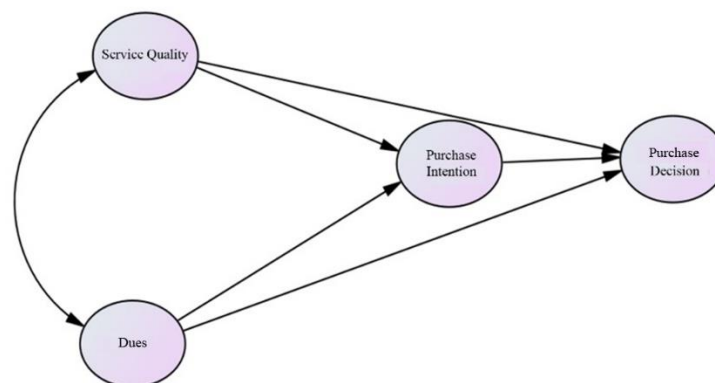


Figure 1. Study Model

Information :

- Purchase Decision: Decision to become a participant of BPJS Ketenagakerjaan
- Dues : Price determined by BPJS Ketenagakerjaan

Following the research background, the hypothesis is formulated as follows:

- H<sub>1</sub>: Service quality, dues, intentions, and decisions to become BPJS Ketenagakerjaan participants in Banda Aceh City are not in good condition
- H<sub>2</sub>: Service quality contributes to the decision to become a participant of BPJS Ketenagakerjaan in Banda Aceh City
- H<sub>3</sub>: Dues contribute to the decision to become a BPJS Ketenagakerjaan participant in Banda Aceh City
- H<sub>4</sub>: intention contributes to the decision to become a participant of BPJS Ketenagakerjaan in Banda Aceh City
- H<sub>5</sub>: Service quality contributes to the intention to become a BPJS Ketenagakerjaan participant in Banda Aceh City
- H<sub>6</sub>: Dues contribute to the intention to become a participant of BPJS Ketenagakerjaan in Banda Aceh City
- H<sub>7</sub>: intention to mediate the contribution of service quality to the decision to become a participant of BPJS Ketenagakerjaan in Banda Aceh City.
- H<sub>8</sub>: Intention mediates the contribution of dues to the decision to become a BPJS Ketenagakerjaan participant in Banda Aceh City

**4.METHOD**

This study was conducted at BPJS Ketenagakerjaan of Banda Aceh City Office. The population was all prospective BPJS Ketenagakerjaan participants who have been participants in Banda Aceh whose numbers were not known with certainty or non-probability sampling. The way to determine the sample was to use the maximum likelihood estimation so that the number of samples in this research is 200 people. Research data were collected by distributing questionnaires to all respondents. Data were measured using a Likert scale and analyzed using the AMOS-SEM statistical equipment.

**5.RESULT**

**Descriptive Hypothesis**

Testing the descriptive hypothesis in this research, namely the quality of service, dues, intentions, and decisions to become participants in the BPJS Ketenagakerjaan in Banda Aceh City are still perceived as not good. Descriptive test was carried out using a one-sample test with a cut-off value of 3.41.

**Table 1. One Sample Test**

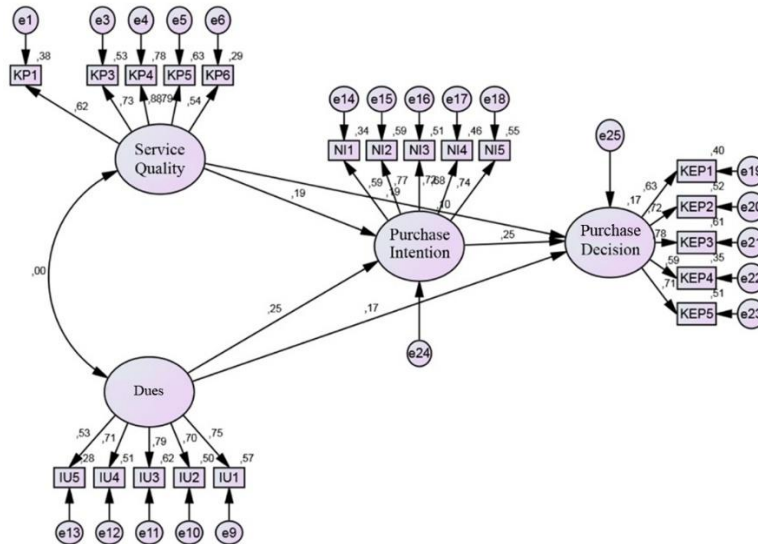
	Test Value = 3.41					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Service quality	61.912	199	.000	24.025	23.26	24.79
Dues	35.953	199	.000	12.015	11.36	12.67
Purchase Intention	35.717	199	.000	12.715	12.01	13.42
Purchase decision	36.444	199	.000	13.000	12.30	13.70

Source: SPSS, 2022

Table above shows the significance level with an alpha of 5% is all below 0.05 so it concludes that it is true that all the variables in this research, namely the quality of service, dues, intentions, and decisions to become BPJS Ketenagakerjaan participants in Banda Aceh City are still not going well. Thus rejecting  $H_{01}$  and accepting  $H_{a1}$ .

**Direct Effect Hypothesis**

The results of the model analysis are shown below.



**Figure 2.** Structural Test

The results are presented below.

**Table 2.** Regression

Exogenous		Endogenous	Estimate		S.E.	C.R.	Sig
			Unstandar	Standar			
Purchase Intention	<--	Service quality	.175	.188	.018	2.245	.025
Purchase Intention	<--	Dues	.215	.254	.074	2.910	.004
Purchase decision	<--	Purchase Intention	.251	.249	.093	2.697	.007
Purchase decision	<--	Service quality	.177	.189	.078	2.264	.024
Purchase decision	<--	Dues	.148	.172	.073	2.015	.044

Source: Processed Data (2022)

**H<sub>2</sub>: Service quality contributes to the decision to become a participant in the BPJS Ketenagakerjaan of Banda Aceh City**

The testing proves that the service quality contribution on purchasing decisions is obtained by the Critical Ratio (C.R) value 2.264 > cut off at a significant (P) 0.024 < 0.05. Thus, it states the quality of service has a significant contribution to the decision to become a participant of BPJS Ketenagakerjaan. This means that good service quality attracts the attention of consumers and



tends to improve services for BPJS participants to join.

**H<sub>3</sub>: Dues contribute to the decision to become a participant in the BPJS Ketenagakerjaan of Banda Aceh City**

The direct effect hypothesis testing for the dues contribution on purchasing decisions is obtained by the Critical Ratio (C.R) value of  $2.015 > \text{cut off } 1.96$  at  $P 0.044 < 0.05$ . Thus, it can be stated that dues have a significant contribution to the decision to become a BPJS participant. This means that the suitability of the dues offered with the benefits obtained will increase the decision to become a BPJS participant to join.

**H<sub>4</sub>: Intention to contribute to the decision to become a participant of BPJS Ketenagakerjaan of Banda Aceh City**

The direct effect hypothesis testing for the intention contribution to purchasing decisions is obtained by the Critical Ratio (C.R) value of  $2.697 > \text{cut off } 1.96$  at  $P 0.007 < 0.05$ . Thus, it reveals intention has a significant contribution to the decision to become a BPJS participant. This means that when the intention is positive and interested in a service product, it will increase the decision to become a BPJS participant.

**H<sub>5</sub>: Service quality contributes to the intention to become a participant of BPJS Ketenagakerjaan of Banda Aceh City**

The direct effect hypothesis testing for the service quality contribution on purchase intention is obtained by the Critical Ratio (C.R) value of  $2.245 > \text{cut off } 1.96$  at  $P 0.025$  or less than  $0.05$  ( $0.025 < 0.05$ ). Thus, it figures that service quality has a significant contribution to intention. This means that good service quality attracts consumers' attention and tends to increase their intention to become BPJS Ketenagakerjaan participants.

**H<sub>6</sub>: Dues contribute to the intention to become a participant in the BPJS Ketenagakerjaan of Banda Aceh City**

The direct effect hypothesis testing for dues contribution on purchase intentions is obtained by the Critical Ratio (C.R) value of  $2.910 > \text{cut off } 1.96$  or at  $P 0.004 < 0.05$ . Thus, it explains the contribution has a significant contribution to the intention to become a participant. This means that the suitability of the dues offered with the benefits obtained will attract the intention of BPJS participants to continue to join.

**Indirect Hypothesis**

**H<sub>7</sub>: Intention to mediate the contribution of service quality to the decision to become a participant of BPJS Ketenagakerjaan of Banda Aceh City.**

The indirect influence testing of service quality contribution on decisions through the intention to become a participant can be described as follows:

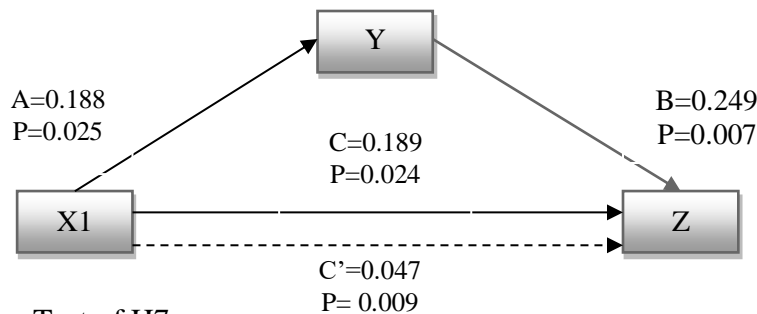


Figure 3. Mediation Test of H7

**Information:**

- X1 = Service Quality (Exogenous Variable)
- Y = Purchase Intention (Mediation Variable)
- Z = Decision (Exogenous Variable)
- A = Coefficient of influence X1 to Y
- B = Coefficient of Effect Y to Z
- P = Probability or significant value

The figure above explains that service quality contributes significantly to purchase intention, then service quality contributes significantly to decision change, so it is considered as a partial mediation. To prove that partial mediation is significant or not, it can be seen from the mediation test (line-C') through the Sobel test, that the P is  $0.009 < 0.05$ . So the result states that the service quality contribution to decisions is significantly mediated by intention.

**H<sub>8</sub>: Intention to mediate dues contribution to the decision to become a participant of BPJS Ketenagakerjaan of Banda Aceh City.**

The indirect influence testing of dues contribution on decisions through the intention to become a participant can be described as follows:

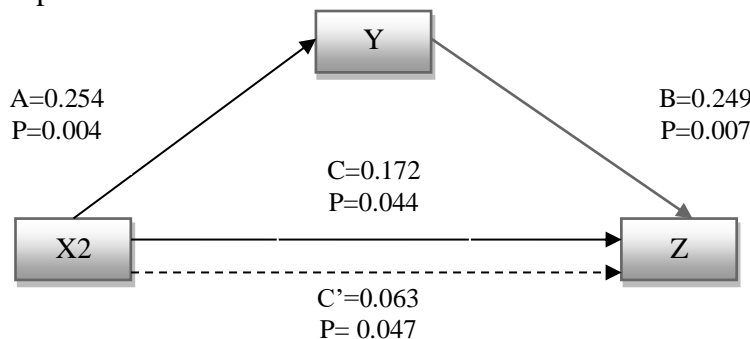


Figure 4. Mediation Test of H8

**Information:**

- X2 = Dues (Exogenous Variable)
- Y = Intention (Mediation Variable)
- Z = Decision (Exogenous Variable)



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- A = Coefficient of influence X2 to Y  
B = Coefficient of Effect Y to Z  
P = Probability or significant value

The figure above concludes that dues significantly contribute to changes in purchase intentions, furthermore, dues also contribute significantly to changes in purchasing decisions. Thus, it is considered as a partial mediation. To prove that the partial mediation is significant or not, it can be seen from the mediation test (line-C') through the Sobel test, that a P is  $0.047 < 0.05$ . So the result states that the dues contribution to purchasing decisions is significantly mediated by purchase intentions.

### **Managerial Implications**

From the findings of this research, it is evident from the two exogenous factors, namely the quality of service and the dues set by BPJS Ketenagakerjaan, which have an important role in increasing participants' intentions so that they decide to continue to join BPJS Ketenagakerjaan participants. The biggest factor that contributes to increasing the intention and decision to become a BPJS Ketenagakerjaan participant is the dues rather than the quality of service. This is because BPJS Ketenagakerjaan participants generally have a low monthly income, so BPJS dues are very sensitive, especially when the current economic turmoil is not stable after the new normal where the prices of basic necessities are quite high. Participants will be more careful in spending money while thinking about future health insurance.

While the quality of service also has a positive contribution to the decision to become a participant. Participants want a comfortable and safe BPJS service as well as a fast service process. If this is not appropriate, the participant will cancel the intention to become a participant of BPJS Ketenagakerjaan. Currently, the number of workers in Banda Aceh continues to increase. However, this does not have a significant increase in the number of BPJS Ketenagakerjaan participants. It is known that the impact of the dues is considered not appropriate and the Quality of Service has not met the expectations of the Participants.

### **6.CONCLUSION**

The results of research on BPJS Kota Banda Aceh show that: Quality of service, dues, purchase intentions, and decisions to become BPJS Ketenagakerjaan participants have not gone well, Quality of service contributes positively to changes in decisions to become BPJS Ketenagakerjaan participants in Banda Aceh City, Dues contribute positively to changes in decisions to become a participant in the BPJS Ketenagakerjaan in Banda Aceh City, the intention to become a participant contributes on the decision to become a participant in the BPJS Ketenagakerjaan in Banda Aceh City, the quality of service contributes to the intention to become a participant in the BPJS Ketenagakerjaan in Banda Aceh City, Dues contributes to the intention to become a participant in the BPJS Ketenagakerjaan. Banda Aceh City, Intention to become a participant mediates the contribution of service quality to the decision to become a BPJS Ketenagakerjaan participant in Banda Aceh City, and Intention to become a participant mediates the contribution of dues to the decision to become a participant in the BPJS Ketenagakerjaan of Banda Aceh City. This finding explains that the process of increasing BPJS Ketenagakerjaan purchasing decisions is a function of improving service quality and the suitability of dues so that

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it can have an impact on increasing purchase intentions. Then this tested model becomes a premise that can be developed again for further research.

Based on the research findings, several recommendations can be made. To increase the number of participants who join the BPJS Ketenagakerjaan Program, management needs to set a reasonable price or dues following the current economic condition of the community after the new normal due to the impact of the Covid-19 Pandemic. Conformity of dues with benefits received, as well as the affordability of contributions back by management. The suitability of the dues and the services obtained need to be improved again by the management. For further research to focus more on testing the moderation model regarding participants' intentions to continue to be BPJS Ketenagakerjaan participants before and after the new Normal due to the Covid-19 Pandemic.

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