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The Effect of E-Service Quality and Customer Experience on E-Customer Loyalty through E-Customer Satisfaction in Online Travel Agent

Mandala Paramadamara Pranata
Master Student, Department of Management, Mercu Buana University, Indonesia
Yanto Ramli
Lecturer, Department of Management, Mercu Buana University, Indonesia

Abstract:
This research was conducted to determine the effect of E-Service Quality and Customer Experience on E-Customer Loyalty through E-Customer Satisfaction Millennial Generation of Online Travel Agent Users in DKI Jakarta. This research uses SEM data analysis techniques and data processing using PLS. The population in this research is the millennial generation who live in DKI Jakarta, with a sample of 210 respondents. The sampling technique uses a purposive sampling technique. The results showed that variables E-Service Quality and Customer Experience have a positive and significant effect on E-Customer Satisfaction and E-Customer Loyalty, E-Customer Satisfaction has a positive and significant effect on E-Customer Loyalty, as well as E-Service Quality and Customer Experience have a positive and significant effect on E-Customer Loyalty through E-Customer Satisfaction.

Keywords: E-Service Quality, Customer Experience, E-Customer Satisfaction, E-Customer Loyalty, Online Travel Agent

1. Introduction

The Internet is a product formed through the growth of communication technology. Electronic marketing, as well as what is often called e-commerce, is an online channel that a person can reach via a computer. The use of the internet is now a business arena, a form of business creation is the Online Travel Agent (OTA) business, where the business makes it easier for citizens to buy train tickets and air tickets and stay in a city on a mobile basis via a computer. Purchasing tickets online is considered easier because it doesn't require a lot of effort to see prices, consider prices, and buy tickets.

Through the acquisition of observations downloaded on October 7, 2021, via www.similarweb.com, the site whose role is to share estimates of the total traffic of a website can be reached on Google Analytics via the website owner. Traveloka is at level 12 websites in Indonesia, above similar sites in the form of Tiket.com, which is at level 88, and Pegipegi is at level 92. In the travel category, Traveloka is a website that occupies the top level of related websites in Indonesia. Several things were found that affected E-Customer Loyalty for online travel agent users, including:

- Sites and applications experiencing downtime when user traffic was high,
- Customer dissatisfaction when explaining complaints experienced during and after transactions,
- The transition from OTA to another OTA,
- Confidentiality and security of OTA accounts that cannot be guaranteed by the company

Based on these factors, a pre-survey was carried out on 40 (forty) respondents who became the object of research, namely the factors that affect e-customer loyalty of OTA users are e-service quality, customer experience, and e-customer satisfaction.

According to Ramli & Soelton (2018), all companies need to develop the ability to implement innovations in developing products and processes so that they are different from their competitors in providing products and services to customers. The development of site technology and online travel agent applications is an innovation that has been carried out to participate in developing services and creating improvements to their business. Innovation enhanced by online travel agents can be classified as one of the advantages provided to attract customer attention in repeat and routine purchases.

Through the background that has been discussed, the purpose of this research is to investigate and find out the reasons why customers are disloyal in making transactions on online travel agent sites and applications.

2. Literature Review

2.1. Marketing Management

Kotler & Keller (2018) explain that definition of marketing management is "Marketing management is the science and art of determining, obtaining and maintaining sales targets and forming customers as an increase from manifesting, sharing, and interacting something good in order to be able to share value with customers." Meanwhile, Kotler & Armstrong (2016) stated that marketing management is analysis, assembly, disclosure, and management through plans drawn up to create, shape and maintain exchanges that benefit target customers to achieve company targets.

2.2. E-Service Quality

Kotler & Keller (2018) explain that e-service quality is an assessment of what customers get and want and is always consistent and inconsistent. Meanwhile, the definition of electronic service quality or E-Service Quality is found in a book by Zeithaml et al. (2018) which states that E-Service Quality is a website that facilitates shopping and efficient and effective delivery of products.

2.3. Customer Experience

The definition of customer experience, according to Gentile in Putra (2021), is sourced through communication devices to customers and companies, products, and coverage through groups, which evoke reactions. This knowledge is highly personal in nature and suggests a comparable degree of customer involvement. Meanwhile, according to Meyer & Schwager through Indarwati (2019), customer experience is a personal and subjective customer response through direct and indirect communication with the company. This direct link is often found due to initiatives through customers' experience in the range of purchases and services. However, indirect links always involve visits that are not chained in the form of displays of goods and brands, bidding events, and advertisements.

2.4. E-Customer Satisfaction

Kotler & Keller (2018) explain that e-customer satisfaction is an individual's feeling of disappointment and joy that originates through consideration of his feelings on the performance experience through a product (perceived performance) and his desires. Meanwhile, according to Ahmad et al. (2017), e-customer satisfaction is when the service exceeds the expectations desired by customers, the level of satisfaction of service users after considering shopping knowledge, and desires experienced after online shopping.

2.5. E-Customer Loyalty

Kotler & Keller (2018) explain that e-customer loyalty is a focus that is adhered to in order to shop and push back a product they are interested in in the future, even though the effect of the atmosphere and sales efforts may cause the customer to switch. Meanwhile, according to Griffin (2016), e-customer loyalty is to be an individual who shops, especially those who shop regularly. A customer is an individual who regularly visits a suitable location to fulfill his interest in having an item and obtaining a service as well as transacting that product or service.

2.6. Research Hypothesis

2.6.1. E-Service Quality Relationship with E-Customer Loyalty

The research conducted at the Dadirah Cooperative in Dili, Timor-Leste, saw that service quality had a positive and significant effect on customer loyalty (Pereira et al., 2017). Yuen & Chan (2017) describe that although some customers will not associate commercial activities with services, service is a basic tool for developing customer loyalty. Another research conducted in the telecommunication sector in Jordan saw that the dimensions of service quality (reliability, empathy, assurance, and responsiveness) had a positive and significant effect on customer loyalty (Alnsour et al., 2017). Based on previous research, the hypothesis in this research is:
- H1: E-service quality has a positive and significant effect on e-customer loyalty.

2.6.2. Customer Experience Relationship with E-Customer Loyalty

The results of the research conducted by Imbug et al. (2018) show that customer experience has a positive and significant effect on customer loyalty to telecommunications companies in Malaysia. However, the results of the Dirbawanto & Sutrasmawati (2017) research found that customer experience has a positive and significant effect on customer loyalty for customers of clothing companies in Semarang, Central Java. Klaus & Maklan (2017) found that if various insights into customers are directly and positively related to customer loyalty, then the correct insights experienced by customers through a company and product can develop customer loyalty. Based on previous research, the hypothesis in this research is:
- H2: Customer Experience has a positive and significant effect on E-Customer Loyalty.

2.6.3. E-Service Quality Relationship with E-Customer Satisfaction

Based on Makanyeza & Mumiriki (2017), the success of customer-centered groups is related to the presentation of service quality that embodies business value and refers to the development of satisfied customers. This assumption is driven by the results of the Pereira et al. research (2017), which shows that service quality has a positive and significant effect on the customer satisfaction variable for the Dadirah Cooperative in Dili, Timor-Leste. However, the results of

another research conducted at an internet service company in Yemen show that the dimensions of service quality (reliability, empathy, assurance, and tangibles) have a positive effect on customer satisfaction (Akroush et al., 2017). Based on previous research, the hypothesis in this research is:

- H3: E-Service Quality has a positive and significant effect on E-Customer Satisfaction.

2.6.4. Customer Experience Relationship with E-Customer Satisfaction

Hwang & Seo (2017) assume that the customer experience gained in communication with service companies has the possibility to effect the satisfaction experienced by customers. This effect can be due to the customer experience determining whether the expectations he has are sufficient for the company (Srivastava & Kaul, 2017), so when these expectations are met, customers can experience a satisfaction. Kumar et al. (2018) said that realizing good customer knowledge is the main observation of retail managers. Many managers say that developing customer knowledge is more important to create satisfied customers. Based on previous research, the hypothesis in this research is:

- H4: Customer Experience has a positive and significant effect on E-Customer Satisfaction.

2.6.5. E-Customer Satisfaction Relationship with E-Customer Loyalty

The results of the research conducted by Cunningham & Meyer-Heydenrych (2021) show that customer satisfaction has a positive effect on customer loyalty when making clothing purchases directly in the store. The results of the research focused on the results of the Akroush et al. research (2017) found that customer satisfaction is a significant predictor of customer loyalty to internet service companies in Yemen. Then another research conducted on PT JNE customers in Bandung found that customer satisfaction has a positive and significant effect on customer loyalty (Quddus & Hudrasyah, 2017). Based on previous research, the hypothesis in this research is:

- H5: E-Customer Satisfaction has a positive and significant effect on E-Customer Loyalty.

2.6.6. E-Service Quality Relationship with E-Customer Loyalty through E-Customer Satisfaction

Based on Hadi et al. (2017), customer satisfaction will have an influence on the links related to service quality and customer loyalty. The results of the Slack & Singh's (2020) research say that customer satisfaction mediates the effect of service quality on customer loyalty directly and indirectly. Then the research conducted by Quddus & Hudrasyah (2017) found that customer satisfaction mediates the significant effect of service quality dimensions (tangibles, reliability, empathy, assurance, and responsiveness) on customer loyalty. Based on previous research, the hypothesis in this research is:

- H6: E-Service Quality has a positive and significant effect on E-Customer Loyalty through E-Customer Satisfaction.

2.6.7. Customer Experience Relationship with E-Customer Loyalty through E-Customer Satisfaction

The results of Dewanthi & Wulandari's (2017) research say that customer satisfaction can mediate knowledge and customer loyalty. The results of this research show that satisfaction can positively mediate customer knowledge on customer loyalty. When customers experience satisfaction with their knowledge after buying a product at an online store and retail, that satisfaction can motivate customers to be loyal. Based on previous research, the hypothesis in this research is:

- H7: Customer Experience has a positive and significant effect on E-Customer Loyalty through E-Customer Satisfaction.
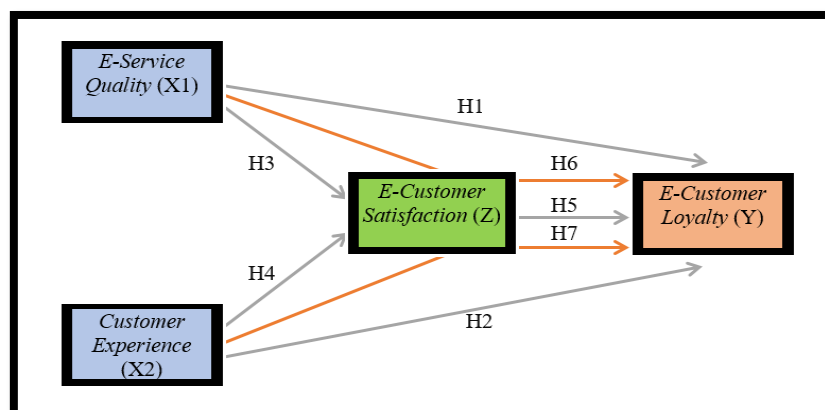

Figure 1: Conceptual Framework

3. Methodology

This research uses quantitative and causal methods. The population through this research is the millennial generation in DKI Jakarta. The sampling technique used is purposive sampling, with the criteria that millennial generation men and women have used online travel agents more than twice. This research refers to the statement of Hair et al. (2010) if the sample size needs to be aligned with the number of statement indicators used in the questionnaire, assuming n x 5 observed variables to n x 10 observed variables. This research has 35 indicators, so the total sample drawn in this research

is 210 samples in the calculation (35x6). Data analysis methods were carried out on descriptive analysis and Partial Least Square (PLS).

4. Result and Discussion

4.1. Result

　　Descriptive analysis was conducted on online travel agent customers to observe e-service quality variables and customer experience on e-customer loyalty through e-customer satisfaction.

Variable	AVE	Composite Reliability	Cronbach Alpha	R Square
E-Service Quality	0.642	0.966	0.963	-
Customer Experience	0.745	0.953	0.942	-
E-Customer Satisfaction	0.823	0.965	0.957	0.716
E-Customer Loyalty	0.605	0.902	0.871	0.626

Table 1: Goodness of Fit Model (GoF)
Source: Data Processing (2022)

　　Based on table 1, it is obtained that the value of R square on the E-Customer Satisfaction variable is 0.716 or 71.6%, so it can be concluded that the influence of the independent variable has an effect on the E-Customer Satisfaction variable of 71.6% and the difference is accompanied by other factors and the value of R square on the E-Customer Loyalty variable is 0.626 or 62.6% which means that the influence of the independent variable has an influence on the E-Customer Loyalty variable of 62.6% and the difference is accompanied by other factors that are not explained by this assessment model.

　　The estimated value for the path analysis in the structural model must be significant. This significant value can be obtained from the bootstrapping processing. The significance of the hypothesis is by looking at the value of the parameter coefficient and the significance value of the T-statistics on the bootstrapping algorithm report. The significance or insignificance is seen from the T-table at alpha 0.05 (5%) = 1.96. Then, T-tables are to compare with the T-counts (T-statistics) as explained below.

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STD. DEV)	T Statistics	P Values
E-Service Quality → E-Customer Loyalty	0.280	0.285	0.087	3.217	0.001
Customer Experience → E-Customer Loyalty	0.241	0.237	0.085	2.825	0.005
E-Service Quality → E-Customer Satisfaction	0.501	0.502	0.078	6.461	0.000
Customer Experience → E-Customer Satisfaction	0.389	0.385	0.074	5.235	0.000
E-Customer Satisfaction → E-Customer Loyalty	0.327	0.329	0.076	4.287	0.000
E-Service Quality → E-Customer Satisfaction → E-Customer Loyalty	0.164	0.164	0.041	3.941	0.000
Customer Experience → E-Customer Satisfaction → E-Customer Loyalty	0.127	0.128	0.042	3.029	0.003

Table 2: The Results of the Hypothesis Testing
Source: Data Processing (2022)

　　Based on table 2, it can be observed through the T statistic value, and P value that all hypotheses have a t-statistic value above 1.96 and a P value below 0.05, which indicates that each independent variable has a direct and significant effect on the dependent variable and the intervening variable affects the dependent variable.
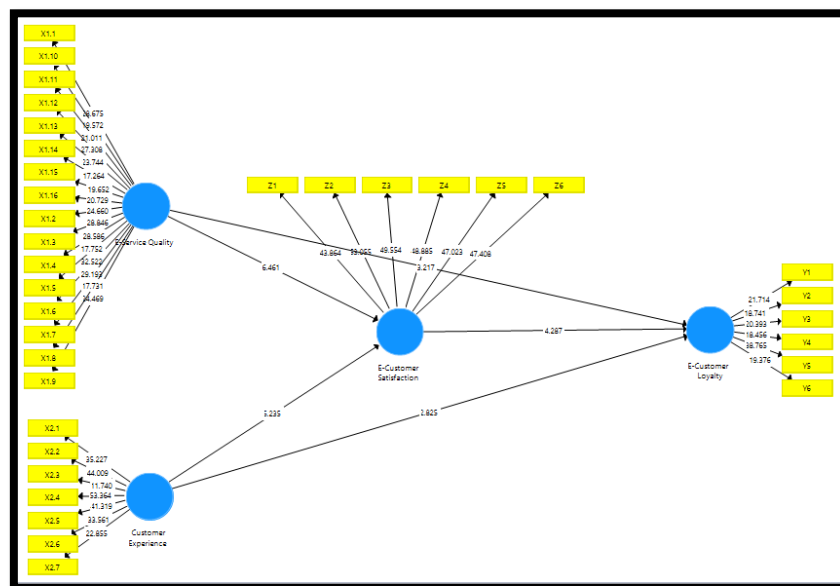
Figure 2: Bootstrapping Test Results

Figure 2 shows the model T statistics and P values on each variable and how much influence the independent variable has on the dependent variable.

4.2. Discussion

4.2.1. The Effect of E-Service Quality towards E-Customer Loyalty

Through the acquisition of hypothesis testing (H1) in this research, it shows that the E-Service Quality variable has a positive and significant effect on the E-Customer Loyalty variable with the results of T statistics of 3.217 > 1.96 and P values of 0.001 < 0.05, so the H1 hypothesis is accepted. The results of this research support the results of research conducted by Budiman (2020), showing that the E-Service Quality variable has an effect on E-Loyalty positively and significantly on independent online users. The results of this research show that the more appropriate the quality of electronic services distributed at online travel agents, the greater the E-Customer Loyalty to frequently use online travel agents in online shopping. A highly functional indicator of E-Service Quality is efficiency, which is directed at the smoothness and speed of users to reach and use the website, which can form customers experiencing comfort and efficiency through electronic services owned by online travel agents.

4.2.2. The Effect of Customer Experience towards E-Customer Loyalty

The acquisition of hypothesis testing (H2) in this research shows that the Customer Experience variable has a positive and significant effect on the E-Customer Loyalty variable in the acquisition of T statistics of 2.825 > 1.96 and P values of 0.005 < 0.05, so hypothesis H2 is accepted. This result is in line with the research conducted by Wardaya (2017) on the acquisition of Customer Experience has a significant and positive effect on Customer Loyalty. The results of the research show that the development of E-Customer Loyalty is experienced when online travel agent customers observe a very large level of satisfied knowledge than initially. Customer knowledge that is positive in nature has three aspects, namely emotional momentum, valuable momentum to customers, and physical momentum.

4.2.3. The Effect of E-Service Quality towards E-Customer Satisfaction

The acquisition of hypothesis testing (H3) in this research shows that the E-Service Quality variable has a positive and significant effect on the E-Customer Satisfaction variable at the acquisition of T statistics of 6.461 > 1.96 and P values of 0.000 < 0.05, so hypothesis H3 is accepted. This result is in line with the research conducted by Saragih (2019), which gives the fact that E-Service Quality has a significant effect on the E-Satisfaction of Shopee customers in Medan City. The results of this research show that quality Online Travel Agent services can definitely share a sense of satisfaction with customers because of the quality services that are currently believed to be able to share a sense of satisfaction with customers, especially in online payments.

4.2.4. The Effect of Customer Experience towards E-Customer Satisfaction

Through the acquisition of hypothesis testing (H4) in this research, it shows that the Customer Experience variable has a positive and significant effect on the E-Customer Satisfaction variable in the acquisition of T statistics of 5.235 > 1.96 and P values of 0.000 < 0.05, so the H4 hypothesis is accepted. This acquisition confirms the acquisition of the initial research conducted in Rosmika (2022) through the acquisition of a hypothesis test using a partial test (t-test) obtained if customer experience (X1) has an effect on customer satisfaction (Y). Then it can be observed through the significance value in the t-test of the customer experience variable (X1) of 0.000 or below the level of significance (α) 0.05. So the initial hypothesis - "Customer experience has a significant effect on customer satisfaction," is a fact and can be called

accepted. The results of this research show that customer experience on customer satisfaction, meaning that the greater the customer experience created on the online travel agent, the greater the customer satisfaction. Customer Experience is a cognitive recognition and desire to combine customer motivation with an online travel agent. So it can increase the value of services. Customer Experience is an acquisition of customer communication on online travel agent services with emotions. The acquisition of this communication can be remembered by the customer and accompany the customer's assessment of the company.

4.2.5. The Effect of E-Customer Satisfaction towards E-Customer Loyalty

The acquisition of hypothesis testing (H5) in this research shows that the E-Customer Satisfaction variable has a positive and significant effect on the E-Customer Loyalty variable in the acquisition of T statistics of 4.287 > 1.96 and P values of 0.000 < 0.05, so hypothesis H5 is accepted. The results of this research encourage the results of a research conducted by Fitriani (2018) showing that E-Satisfaction has a positive and significant effect on the E-Loyalty of Shopee site customers. Through the results of this research, it can be seen that the greater the level of customer satisfaction with the satisfaction seen through online payment experience, the greater the level of loyalty through online travel agent users can be higher. The manifestations of customer satisfaction can be observed after making purchases. If it is observed that the satisfaction with the elements presented by a website is in line with customer desires, customers can share positive responses to positive reviews about the site, and this becomes a basic requirement while making purchases.

4.2.6. The Effect of E-Service Quality towards E-Customer Loyalty through E-Customer Satisfaction

Through the acquisition of hypothesis testing (H6) in this research, it shows that the E-Service Quality variable has a positive and significant effect on the E-Customer Loyalty variable from E-Customer Satisfaction in the acquisition of T statistics of 3.941 > 1.96 and P values of 0.000 < 0.05, so hypothesis H6 is accepted. This research is in line with Sutisna's (2018) E-Service Quality has a positive and significant effect on the E-Customer Loyalty variable from E-Customer Satisfaction. Through this acquisition, it shows that if E-Service Quality has an effect on E-Customer Loyalty indirectly from E-Customer Satisfaction, better E-Service Quality it has so that it can develop customer loyalty. However, in developing loyalty, online travel agents need to create customers who feel initial satisfaction.

4.2.7. The Effect of Customer Experience towards E-Customer Loyalty through E-Customer Satisfaction

Through the acquisition of hypothesis testing (H7) in this research, it shows that the Customer Experience variable has a positive and significant effect on the E-Customer Loyalty variable from E-Customer Satisfaction in the acquisition of T statistics of 3.029 > 1.96 and P values of 0.003 < 0.05, so hypothesis H7 is accepted. This research is in line with Simanjuntak (2020), which shows that customer experience has a positive and significant effect on customer loyalty, customer experience has a positive and significant effect on customer satisfaction, and customer satisfaction has a positive and significant effect on customer loyalty. Through the results of this research, it can be seen that the greater the customer experience experienced, the stronger the level of online travel agent customer loyalty obtained. However, in developing loyalty, it is necessary to create customers who feel satisfaction initially. So, it is necessary to share positive experiences with customers so that customers experience satisfaction and desire to carry out repeat purchases.

5. Conclusions and Suggestions

5.1. Conclusions

Through data analysis and the explanation that has been explained previously, some conclusions can be obtained through this research which aims to observe the factors that accompany E-Customer Loyalty of Online Travel Agent users, with E-Customer Satisfaction being the intervening variable, including:

- E-Service Quality has a positive and significant effect on E-Customer Loyalty. So the better the quality of electronic services shared at online travel agents, the greater e-customer loyalty to often use online travel agents in online shopping.
- Customer Experience has a positive and significant effect on E-Customer Loyalty. So it shows that the increase in e-customer loyalty is experienced when online travel agent customers experience a level of satisfaction that is greater than what it was initially.
- E-Service Quality has a positive and significant effect on E-Customer Satisfaction. So it shows that quality online travel agent services can share satisfaction with customers because quality service is now believed to be able to share customer satisfaction, especially in online payments.
- Customer Experience has a positive and significant effect on E-Customer Satisfaction. So, if the effect of customer experience on customer satisfaction, meaning that the greater the customer experience created at the online travel agent, the greater the customer satisfaction.
- E-Customer Satisfaction has a positive and significant effect on E-Customer–Loyalty. So it shows that the greater the level of customer satisfaction referred to through the experience of transacting online, the greater the level of loyalty through online travel agent users can be higher.
- E-Service Quality has a positive and significant effect on E-Customer Loyalty through E-Customer Satisfaction. So it shows that the more precise the e-service quality is, the more it can increase customer loyalty. However, in increasing loyalty, it is necessary to make customers feel initial satisfaction. That is, online travel agents need to

share quality services so that customers feel satisfied, thus creating loyalty to the determination of online travel agents.

- Customer Experience has a positive and significant effect on E-Customer Loyalty from E-Customer Satisfaction. So it shows that the greater the customer experience, the stronger the level of online travel agent customer loyalty obtained. However, to increase loyalty, it is necessary to realize that customers initially feel satisfaction. So it is necessary to share positive experiences with customers so that customers experience satisfaction and desire to carry out repeat purchases.

5.2. Suggestions

5.2.1. Theoretical Suggestions
- This research still has limitations in some things that are still not discussed on the topic of this research, and it is desirable to continue for future research.
- Future research is desirable to add other variables that are considered to be able to accompany the loyalty of using Online Travel Agents in addition to E-Service Quality, Customer Experience, and E-Customer Satisfaction.
- It is desirable that future research can increase the sample to be used and be carried out again on layers of generations other than the millennial generation so that it will approach a more representative picture of acquisition.

5.2.2. Practical Suggestions
Based on the results and discussion, it can be suggested for Online Travel Agent companies which are divided into several points:
- Responsiveness, companies need to optimize services in handling customers if there are errors in transactions by contacting directly via telephone or live chat to provide direction to customers according to applicable terms and conditions so that the quality of online travel agent services provided to customers is fulfilled.
- Brand experience, companies need to analyze reviews of recommendations given by customers on various social media and provide feedback to all customers so that customer experience can be known to many people, especially the surrounding environment (such as friends, friends, and family) of customers in using online travel agent services.
- Responses occur at a certain time (after consumption, after choosing, based on accumulated experience). Companies need to improve features that are easy to use and maintain customer data security by regularly updating to minimize the occurrence of bugs in the website or online travel agent application so that it can increase customer satisfaction by providing a maximum effort.
- Retention - companies need to have customers who show immunity to competitor attraction and customers who refuse to use alternative services offered by competitors. Due to a strong relationship with the online travel agent of their choice, it can be said that customer loyalty is a form of customer behavior in the form of repeated purchases of services due to habits, a sense of liking for the services provided, and confidence in the online travel agent brand used.

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