

## THE INFLUENCE OF SERVICE ENCOUNTER TO CUSTOMER SATISFACTION AT PT BANK BNI (PERSERO) TBK, MANADO

by:

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### ABSTRACT

Entering the era of free trade, companies are expected to free increasingly fierce competition. There are many challenges and opportunities not only in domestic market but also in international markets. In anticipation of this, companies are required to work strategically using a variety of resources available to be accepted by the market. Research objectives are to examine the influence of service encounter dimension to customer satisfaction and to identify the most significant influence of service encounter to customer satisfaction at PT. Bank BNI (persero) Tbk, Manado. Service encounter itself is a direct interaction between customer and service during a period of time and customer satisfaction is an effort of a person to fulfil the expectation. This research used causal research to examine the influence of service encounter dimension to customer satisfaction and the method of analysis is multiple regression models. The population is customer of BNI Manado and sample is 100 respondents using convenience sampling. The conclusions are Service Encounter (Recovery, Civility, Adaptability, Spontaneity and Coping) have a simultaneous influence to Customer Satisfaction, and Adaptability is the most influencing factor that affect Customer satisfaction at PT Bank BNI (Persero) Tbk, Manado.

**Keywords:** *service encounter, customer satisfaction*

### INTRODUCTION

#### Research Background

Entering the era of free trade, companies are expected to increasingly fierce competition. There are many challenges and opportunities not only in domestic market but also in international markets. In anticipation of this, companies are required to work strategically using a variety of resources available to be accepted by the market. Under these conditions, now there has been a shift in strategy in the customer-oriented marketing. Amofah and Ijaz (2005), the current marketing activities are an integrated process, which is focused on the customer.

Today the banking business is one type of service business that is currently in a climate of competition is very tight. The struggle to create repeat business with our customers is central bank in an effort to stay ahead in the long-term competitiveness. This can be done one of them is to always improve the quality of services provided to its customers. The demands and needs of the services banking products is increasing, with increasing knowledge or progress. That people want to save their money in banks, then the banks provide stimulus in the form of fringe benefits to be provided to its customers. These stimuli may include ease of opening a savings account, high interest rates, gives, free of charge transfers between accounts, the security deposited client funds, ATM facilities throughout Indonesia, customers can pick up and deposit each day without being limited. In the situation of banking competition, banks need a lot of effort to get prospective customers and retain existing ones hands. The success of these efforts is largely determined by the ability of the

company to provide quality service. Quality of service is reflected in customer satisfaction to make reuse of banking services. Customer satisfaction in the services or products offered can be used as input for the management to enhance and improve the quality of services provided. For that portion of the service employees should constantly monitor customer satisfaction perceived by banks to achieve the loyalty of its customers.

The successful marketing of a product is often not enough to offer a variety of advantages possessed by such services. Indeed, the most important is whether the supply of the product is in conformity with the wishes and can meet the needs of customers so as to increase customer value. Marketing success can only be achieved through the implementation of marketing strategies involving the company and its customers. Under conditions of intense competition, the main thing that should be given priority is customer satisfaction, which in turn will increase the loyalty of customers so that the company can survive, compete and market share. Customer satisfaction is determined by the quality of the goods or services desired customers. Intense competition among banks today encouraged all banks to provide the best service to its customers. Each bank has a program that is constantly updated. The program can take the form of new services that further facilitate customers, while others offer lottery program. All that means is to attract as many people to become new customers, as well as to retain old customers that do not switch to another bank. It encourages business banking services to seek a profit by differentiating themselves against competitors. The banking business is a service business that is based on the principle of trust so that the issue of service quality becomes a crucial factor in the success of the business.

BNI is the one of commercial banking in Indonesia has built a solid foundation for future growth. With strong organization and business fundamentals, BNI succeeded in 2011 in achieving increased contributions to national economic development, exceeding the expectations of customers for quality banking services, building excellent support resources, and ensuring sustainable financial growth. As a Supporting Economic Infrastructure Development BNI also help the society closing the gap or electricity supply, support the regional economic development, facilitating international trade, etc. BNI also expand the branch and ATM with presence in 33 Province and 350 District. Because that, BNI was awarded as "The Rising Star Bank in Service Excellent 2011". In 2011, total third party funds from consumer and retail customers reached Rp 118.3 trillion, an 18.7% increase compared to the previous year, contributing 52.5% of BNI's total third party funds. The number of accounts grew by 16.4%, from 11,293,501 accounts in 2010 to 13,149,118 accounts in 2011. Based on funding composition, total funds from savings account products increased by 23.5% to Rp 79.0 trillion, while funds from time deposits and current accounts grew by 9.4% and 14.4%, amounting Rp 33.8 trillion and Rp 5.4 trillion, respectively, in 2011. (BNI annual report 2011)

From the description above it can be concluded that from 2009 to 2011 BNI has a good growing. In the development of the number of customers and the nominal amount, it is also due to the continuous promotion and provides quality services that attract people to join BNI. Services received by the customer can be used as the standard in assessing the performance of a bank, which means that customer satisfaction is the main thing. PT BNI (Persero) Tbk strive to provide services in accordance with customer expectations and good facilities to maintain existing customers and to get potential customers. From the service given, is there customer satisfy and make them using the bank service over and over again by service encounter driven by the Bank will be a big question that will be discusses in this research.

## **Research Objective**

From the research problem above, research objectives are conducts as follow:

1. To examine the influence of service encounter dimension to customer satisfaction at PT. Bank BNI (persero) Tbk, manado.
2. To identify the most significant influence of service encounter to customer satisfaction at PT. Bank BNI (persero) Tbk, manado.

## **THEORETICAL FRAMEWORK**

### **Service Encounter**

Lovelock and Wright (1999:6), stated that services are economic activities that create and deliver benefits to customers at a particular time and place, as a result of the act of realizing desired changes in themselves or on behalf of the recipient of such services. Consequently, the service company has a great

opportunity to actively help customers maximize the value of their consumption experiences and Service providers able to effectively influence the consumption process and evaluation (Yang and Peterson, 2004). Lovelock (1999:88-90) elaborated the three phases as follow:

1. Pre-purchase Stage

It is a situation where potential customers aware of the needs and continue to search for information and evaluate alternatives to decide whether unwilling or unable to purchase certain services

2. Service Encounter

It is a real situation where direct interaction occurs between the customer and service provider. During the delivery of services, many customers began to evaluate the quality of services received and decide whether it meets their expectations.

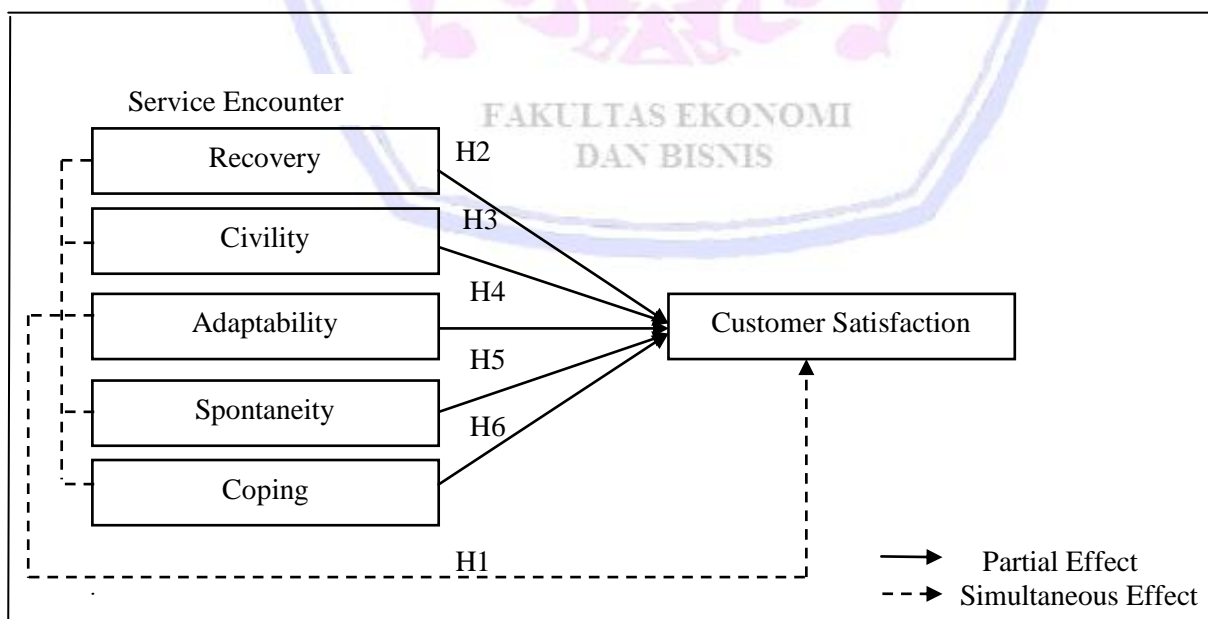
3. Post-Encounter

It is a situation where the customer will make an evaluation of the quality of services received, whether they are satisfied or not. In this phase, customers will evaluate and compare the performance of services with customer expectations.

In service consumption, stage of service encounter more emphasis on overall customer views on the quality of services delivered. Accordingly, service providers are paying increasing attention to the physical environment also named the servicescape and its impact on overall service quality (Lin and Mattila, 2010). Therefore, (Gremler et. Al, 1994) revealed, for service oriented organization, That service excellence is a strategic priority and is believed to have a significant impact on the creation of superior value, customer satisfaction, competitive advantage, business growth, profitability, and impact on customer loyalty.

### Customer Satisfaction

Satisfaction is defined as a person's feelings of pleasure or disappointment of comparing the performance of the product that is felt in the relationship and expectations (Kotler, in Biljana and Jusuf, 2011 ). According to (Richard and Jones, 2008) is defined as the evaluation of satisfaction after the purchase results of the comparison between pre-purchase expectations with actual performance. while ( Kotler in Sachro, and Pudjiastuti, 2013) stated that satisfaction is a function of perceived performance and expectations. If the performance of the product or service is lower than expectations, consumers will be dissatisfied. If performance is as expected then the consumer will be satisfied, if the performance to exceed expectations, then the consumer will feel very satisfied or delighted.



**Figure 1 Conceptual Framework**



### **Research Hypothesis**

The hypotheses of this research are, there is a significant influence of:

1. H1 : Service Encounter on Customer Satisfaction Simultaneously.
2. H2 : Recovery on Customer Satisfaction Partially.
3. H3 : Civility on Customer Satisfaction Partially.
4. H4 : Adaptability on Customer Satisfaction Partially.
5. H5 : Spontaneity on Customer Satisfaction Partially.
6. H6 : Coping on Customer Satisfaction Partially.

## **RESEARCH METHOD**

### **Type of Research**

This research uses causal research to examine the influence of service encounter dimension to customer satisfaction at PT. Bank BNI Tbk, Manado

### **Time and Place of Research**

This research is conducted at PT. Bank BNI Tbk, Manado from July – August, 2013.

### **Population and Sample**

Population is generalized to the object/subject which have a certain quantity and characteristic that is required by researcher to studying and to gain conclusion (Sugiyono 2005:55). The population in this research is all Customer of BNI Manado.

The sample of this research is all Customer of BNI Manado, as many as 100 respondents. The sampling design is convenience sampling that is considered as the best way of getting some basic information quickly and efficient. Convenience sampling is collecting information from members of the population who are conveniently available to provide it (Sekaran and Bougie, 2009:276).

### **Source of Data**

There are two types of data that are used to make an appropriate result, which are: (1) Primary data is data originated by the researcher specifically to address the research problem through the result of questionnaires; and (2) secondary data is data collected for some purpose other than the problem at hand. The secondary data is taken from books, journals, and relevant literature from library and internet.

### **Operational Definitions and Measurement of Research Variables**

1. Recovery ( $X_1$ ) is the ability of employees to respond to customer complaints or service failures effectively.
2. Civility ( $X_2$ ) is the attitude of the employees in serving customers.
3. Adaptability ( $X_3$ ) is how employees respond to and meet the demands and needs of customers.
4. Spontaneity ( $X_4$ ) is spontaneous actions of employees in problem solving and without having to be asked.
5. Coping ( $X_5$ ) How employees respond to customer unmet needs.
6. Customer satisfaction is the result of the accumulation of consumers or customers in using our products and services received as expected.

Service Encounter is obtained total scores obtained from respondents' answers to the instrument with the following indicators: 1. Very dissatisfied, 2. not satisfied, 3. Normal, 4. Satisfied, 5. very satisfied. Each grain was measured using five-point Likert scale. 1 through 5 is the level score for each. That is, if the respondent chose to answer a statement of the number 5, then the score of the answer is 5. If the respondents chose answer number 1 then score the answer is 1, and so on.

### **Data Analysis Technique**

#### **Validity and Reliability Testing**

Validity testing is used to know whether the measurement tool that selected can measure what that supposed to be measured. Valid instrument means the measurement tools that used to get the data is valid. The instrument considered as a valid if the correlation coefficient between the score of one indicator and the total score of all indicators is positive and more than 0.3 ( $r > 0.3$ ).

Reliability of a measure is an indication of the stability and consistency with which the instrument measures the concept and helps to assess the “goodness” of a measure. Consistency indicates how well the items measuring a concept hang together as a set. Cronbach’s Alpha is a reliability coefficient that indicates how well the items in a set are positively correlated to one another. Cronbach’s Alpha is computed in terms of the average intercorrelations among the items measuring the concept. The closer Cronbach’s alpha is to 1, the higher the internal consistency reliability.

### Classic Assumption

- a. Normality Test
- b. Multicollinearity Test
- c. Autocorrelation
- d. Heteroscedasticity

### Data Analysis Method

#### Multiple Regressions

The method of analysis used in this study is multiple regression models to approach the return. To find out the influence of dependent variable with independent variables used multiple linear regression with the formula:  $Y = a + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + b_5X_5 + e$

Whereas:

Y : Customer Satisfaction

X<sub>1</sub>: *Return on Equity*

X<sub>2</sub>: Civility

X<sub>3</sub>: Adaptability

X<sub>4</sub>: Spontaneity

X<sub>5</sub>: Coping

## RESULT AND DISCUSSION

### Result

#### Validity and Reliability Test of The Research

Validity test is used to know whether the instrument is valid or not. The instrument is valid if the score of indicator is positive and more than 0.3 ( $r > 0.3$ ). The validity test of variable X<sub>1</sub> - X<sub>5</sub> indicators are above 0.3, means that all the indicators are valid. Reliability test is used to check the consistency of the measurement instrument. The reliability test in this research using Cronbach Alpha that will show the instrument is reliable if the coefficient is more than 0.6. The value of Cronbach’s Alpha is 0.735 which is more than 0.6. Therefore, the measurement instruments used for this research are reliable and the instrument can get the consistent result if used in different times.

#### Classic Assumption Tests

There is no established pattern, in other words the graph describing the plot spread above and below the number 0 (zero) on the Y-axis. This proves that the independent variable Service Encounter (X) on Customer Satisfaction (Y) are free of Heteroscedasticity. Based on the results, it does not occur the symptoms of multicollinearity because VIF value of Recovery (X<sub>1</sub>), Civility (X<sub>2</sub>), Adaptability (X<sub>3</sub>), Spontaneity (X<sub>4</sub>) and Coping (X<sub>5</sub>) was below numbers  $< 10$ , this means that there is no connection between the independent variables. Thus, multicollinearity assumptions are met (free of multicollinearity). Autocorrelation test using Durbin-Watson rate is 1.942 which is in the free area autocorrelation, so the regression model of the influence of Recovery (X<sub>1</sub>), Civility (X<sub>2</sub>), Adaptability (X<sub>3</sub>), Spontaneity (X<sub>4</sub>) and Coping (X<sub>5</sub>) on Customer Satisfaction (Y) is free from autocorrelation. The points spread and spread around the diagonal line in the direction diagonal lines. This proves that the model Regression of The Influence of Recovery (X<sub>1</sub>), Civility (X<sub>2</sub>), Adaptability (X<sub>3</sub>), Spontaneity (X<sub>4</sub>) and Coping (X<sub>5</sub>) on Customer Satisfaction (Y) in test normality assumption was met.

**Multiple Regression Analysis****Table 1 Unstandardized Coefficient Beta**

Model		Unstandardized Coefficients		Standardized Coefficients
		B	Std. Error	Beta
1	(Constant)	3.836	.726	
	X1	.776	.073	.244
	X2	.775	.073	.113
	X3	.994	.103	.097
	X4	.830	.090	.040
	X5	.735	.118	.070

Source: SPSS Data Analysis, 2013

From the analysis, obtained by linear regression equation as follows:

$$Y = 3.836 + 0,776 X_1 + 0,775 X_2 + 0,994 X_3 + 0,830 X_4 + 0,735 X_5 + e$$

From the multiple linear regression equation above, it can inform the interpretation as follows:

1. Constant value of 3.836 means that if the variables in this research of Service Encounter ( $X_{1,5}$ ) simultaneously increased, it will increase the Customer Satisfaction (Y) at 3.836 point.
2. Coefficient value of 0.776 means that if the variables in this research of Recovery ( $X_1$ ) increased, it will improve and increase Customer Satisfaction (Y) at 0.776.
3. Coefficient value of 0.775 means that if the variables in this research of Civility ( $X_2$ ) increased, it will improve and increase Customer Satisfaction (Y) at 0.775.
4. Coefficient value of 0.994 means that if the variables in this research of Adaptability ( $X_3$ ) increased, it will improve and increase Customer Satisfaction (Y) at 0.994.
5. Coefficient value of 0.830 means that if the variables in this research of Spontaneity ( $X_4$ ) increased, it will improve and increase Customer Satisfaction (Y) at 0.830.
6. Coefficient value of 0.735 means that if the variables in this research of Coping ( $X_5$ ) increased, it will improve and increase Customer Satisfaction (Y) at 0.735.
7. Thus, if there is any change in factors measuring of Service Encounter ( $X_{1,5}$ ) will change Customer Satisfaction (Y)

**Table 2 Coefficient Correlation (r) and ( $r^2$ )**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.729 <sup>a</sup>	.846	.036	.36867	1.942

a. Predictors: (Constant), X5, X3, X1, X2, X4

b. Dependent Variable: Y

Source: SPSS Data Analysis, 2013

Based on the analysis of correlation (r) is equal to 0.729 indicating that the Correlation of The Influence of Service Encounter ( $X_{1,5}$ ) on Customer Satisfaction (Y) has a strong relationship. To determine the contribution The Influence of Service Encounter ( $X_{1,5}$ ) on Customer Satisfaction (Y) can be seen that the determinant of the coefficient ( $r^2$ ) in the table above.  $r^2$  value of 0.846 in this study may imply that the contribution of Service Encounter ( $X_{1,5}$ ) by measurement of Recovery ( $X_1$ ), Civility ( $X_2$ ), Adaptability ( $X_3$ ), Spontaneity ( $X_4$ ) and Coping ( $X_5$ ) on Customer Satisfaction (Y) of Manado City of 84.6 % while the remaining 15.4% is affected by other variables not examined in this study.



**Hypothesis Testing****Table 3 Simultaneously Test Table (F – test)**

	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1.181	5	.236	4.737	.013 <sup>a</sup>
	Residual	12.776	94	.136		
	Total	13.957	99			

a. Predictors: (Constant), X5, X3, X1, X2, X4

b. Dependent Variable: Y

Source: SPSS Data Analysis, 2013

Value of 4.737 of  $F_{\text{Count}}$  significant 0.013. Because the  $\text{sig} < 0.05$  means the confidence of this prediction is above 95% and the probability of this prediction error is below 5% which is 0.013. Therefore  $H_0$  is rejected and accepting  $H_a$ . Thus, the formulation of the hypothesis that The Influence of Service Encounter ( $X_{1-5}$ ) on Customer Satisfaction (Y) Simultaneously, accepted.

**Table 4 Partial Test Analysis Table (t-test)**

Model	t	Sig.
1 (Constant)	5.286	.000
X1	2.420	.017
X2	2.030	.031
X3	2.096	.034
X4	2.033	.047
X5	2.062	.045

Source: SPSS Data Analysis, 2013

Based on the calculations in the table above, the interpretation as follows:

1.  $t_{\text{count}}$  for Recovery ( $X_1$ ) 2.420 greater than the value of 1.984  $t_{\text{table}}$  means Recovery ( $X_1$ ) has significant influence partially on Customer Satisfaction (Y). The sig. value at 0.017 means that prediction of Recovery ( $X_1$ ) influence on Customer Satisfaction (Y) doing errors is 1.7%, thus the confidence of this prediction is above 95%. Therefore,  $H_a$  is accepted.
2.  $t_{\text{count}}$  for Civility ( $X_2$ ) 2.030 greater than the value of 1.984  $t_{\text{table}}$  means Civility ( $X_2$ ) has significant influence partially on Customer Satisfaction (Y). The sig. value at 0.031 means that prediction of Civility ( $X_2$ ) influence on Customer Satisfaction (Y) doing errors is 3.1%, thus the confidence of this prediction is above 95%. Therefore,  $H_a$  is accepted.
3.  $t_{\text{count}}$  for Adaptability ( $X_3$ ) 2.096 greater than the value of 1.984  $t_{\text{table}}$  means Adaptability ( $X_3$ ) has significant influence partially on Customer Satisfaction (Y). The sig. value at 0.034 means that prediction of Adaptability ( $X_3$ ) influence on Customer Satisfaction (Y) doing errors is 3.4 %, thus the confidence of this prediction is above 95%. Therefore,  $H_a$  is accepted.
4.  $t_{\text{count}}$  for Spontaneity ( $X_4$ ) 2.033 greater than the value of 1.984  $t_{\text{table}}$  means Spontaneity ( $X_4$ ) has significant influence partially on Customer Satisfaction (Y). The sig. value at 0.047 means that prediction of Spontaneity ( $X_4$ ) influence on Customer Satisfaction (Y) doing errors is 4.7%, thus the confidence of this prediction is above 95%. Therefore,  $H_a$  is accepted.
5.  $t_{\text{count}}$  for Coping ( $X_5$ ) 2.062 greater than the value of 1.984  $t_{\text{table}}$  means Coping ( $X_5$ ) has significant influence partially on Customer Satisfaction (Y). The sig. value at 0.045 means that prediction of Coping ( $X_5$ ) influence on Customer Satisfaction (Y) doing errors is 4.5%, thus the confidence of this prediction is above 95%. Therefore,  $H_a$  is accepted.

## Discussion

The result show that service encounter have a significant influence trough customer satisfaction simultaneously and adaptability is the most influence of service encounter dimension to customer in BNI Manado based on data plotting. It means customer are satisfy about the service encounter in BNI Manado which are measure by Recovery, Civility, Spontaneity, Adaptability, Coping and also consider Adaptability as important. Recovery is the ability of employees to respond to customer complaints or service failures effectively. On this research recovery measured by how employee respond a problem of product that costumer asking, how accurate the employee take a voice intonation while to respond the problem and how well the employee give an information to the costumer about the product itself. Based on the data gathered by questionnaire the average answer of the respondents of this recovery variable are 4 (satisfy ) it means that the employee of BNI branch manado is so well to respond the customer complaints or service failures effectively. Civility is to measure the attitude of employee in serving customer. It shows by how employee attitude to respond the complaints, how employee speaks, and how the employee dressed. The results shows that civility has significant influence trough customer satisfaction it means BNI branch manado has a very good attitude of employee by take charge of the complaints, how their dressed and speaks nicely.

Spontaneity is Spontaneous actions of employees in problem solving and without having to be asked. This is attitude how the employee providing service to paid attention about costumer. This attitude displayed care or concern that providing service or, conversely, feeling as if the employee was unfriendly or unhelpful. it shows by how well customer respond the problem. From the result show that spontaneity has a significant influence partially on customer satisfaction. In this case BNI branch Manado has a good performance to providing service and respond the problems. Adaptability is How employees respond to and meet the demands and needs of customers. Adaptability is used to measure the response is from an employing performing the role of service provider to customer request. The result shows that adaptability is the most influencing variable to customer satisfaction at BNI branch manado , it means Customer are satisfy with the employee performance at BNI manado to respond and meet the demands and needs and also consider adaptability as important. Coping is used to measure employees respond to customer unmet needs. It shows by how the employee give help to customer, listen very carefully about the problem and give a good words to end the conversation. By the result gathered coping has significant influence partially on Customer Satisfaction. It means that employee BNI mando has a good performance of coping by providing good procedure to respond customer unmet needs.

## CONCLUSION AND RECOMMENDATION

### Conclusion

The conclusions drawn from this research are as follows :

1. Service Encounter play a significant role in influencing Customer Satisfaction. Based on the data gathered, shown that Service Encounter (Recovery, Civility, Adaptability, Spontaneity and Coping) as the independent variable have a simultaneous influence to the dependent variable which is Customer Satisfaction at PT Bank BNI (Persero) Tbk, Manado – Sulawesi Utara.
2. Recovery, Civility, Adaptability, Spontaneity, and Coping is very important and have a strong influence to customer satisfaction at PT. Bank BNI (persero) Tbk, manado.
3. This research also found that Adaptability is the most influencing factor that affect Customer satisfaction at PT Bank BNI (Persero) Tbk, Manado.

### Recommendation

The recommendation are :

1. The coefficient regression shows that adaptability is the most influencing variable towards customer satisfaction at PT Bank BNI (Persero) Tbk, Manado. Adaptability is the virtue of how employee act to fulfill the customer needs and demands, how they paying close attention at every complaints, how they make costumer feel comfort with their serving. This virtue must be preserve among all employee at PT Bank BNI (Persero) Tbk, Manado to keep the costumer happy and satisfy that will result in long-term development of BNI. Therefore BNI should maintain it because this is the important thing for costumer to feel satisfy.



2. Recovery, Civility, Spontaneity and Coping also have significant influence on customer satisfaction. Therefore, PT Bank BNI (Persero) Tbk, Manado must maintain it well and consider to improve the performance as well.
3. The researcher also recommended other study need to add another variable or add an intervening variables to make this study to be more accurate with the level of different approaches so that it can assist in the process of further research.

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