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The Influence of Service Marketing Mix to Loyalty Members of Cooperative Save and Loans Karya Murni Medan

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Abstract:

The purpose of this research is to know and analyze the influence of service marketing mix to the loyalty of members of Cooperative save and loans KaryaMurni Medan. The benefits of this research are to provide information material to the cooperative management about the influence of service marketing mix to member loyalty. The research population is all members of Cooperative save and loans KaryaMurni Medan in 2017 as much as 7200 people. The sample of research was 96 respondents with maximum sampling error technique. Required data are collected through questionnaire results. Data analysis technique used is multiple linear regression analysis. From the research results obtained correlation coefficient (R) of 0.936 means there is a positive and significant relationship between service marketing mix to member loyalty. Determinant coefficient value (R Square) of 0.875 means loyalty is influenced by service marketing mix factor of 87.5% while the remaining 12.5% again explained by other factors. Multiple linear regression equation obtained from test result $Y = 2.589 + 0,488 X1 + 0,214 X2 + 0,270 X3 + 0,180 X4 + 0,105X5 + 0,059X6 + 1,923X7$ mean marketing service mix have positive and significant influence to member loyalty. The test results obtained Fcount value of 103.159 with the value of sig 0,000 < 0.05 then H_1 accepted and H_0 rejected, meaning that the marketing service mix significantly influence the loyalty of members at a significant level of 5%. Suggestion by looking at the result of analysis that dominant variable is product variable, promotion and service of consumer need to be maintained by improving execution of service marketing mix conducted in accordance with member desire. While the variables are still smaller effects such as price, place, people / employees, and the process needs to provide uniqueness that is different from other competitors to members more loyal to the purchase of service products offered by the Cooperative.

Keywords: Service marketing mix, Loyalty member of savings, loan cooperative Karya Murni Medan

1. Introduction

In marketing strategy is directed to increase consumer loyalty. To that end, the Cooperative needs to develop the appropriate Marketing Service Mix. According to Lupiyoadi (2007: 58), "service marketing mix consisting of product, price, place, promotion, people, process and customer service customer. Cooperative save and loans KaryaMurni Medan is one of the cooperatives engaged in credit that gives to members in the form of saving and borrowing. This cooperative use marketing strategy consisting of marketing service mix, that is product, price, promotion, place, people, process and customer service.

Judging from the development of the number of members of Cooperative save and loans KaryaMurni Medan in 2016 as many as 7,243 people and in 2017 as many as 7,200 people. The number of members of the Cooperative save and loans KaryaMurni Medan in 2017 has decreased by 43 people. The decrease in the number of members is due to the dissatisfaction of members towards the lending rates offered higher than other saving and loan cooperatives, and the length of time span between applications with loan disbursement as well as large administrative costs. If the decline in the number of members of the Cooperative is allowed to occur continuously, it may result in the operation of the Cooperative is not running better. From the above description, the authors are interested in conducting research with the title: "The influence of service marketing mix to the loyalty members of Cooperative save and loans KaryaMurni Medan"

1.1. Problem Formulation

Based on problem identification, the research problem is formulated "Is the service marketing mix having a significant effect on the loyalty members of Cooperative save and loans KaryaMurni Medan?"

1.2. Objectives and Benefits of Research

This study aims to determine and analyze the effect of service marketing mix to the loyalty of the members of the Cooperative save and loans KaryaMurni Medan. While the benefits of this research are:

- Providing informed materials to cooperatives about the effect of service marketing mix against Member loyalty.
- For other researchers, can be used as reference materials in conducting research next.

1.3. Hypothesis

The hypothesis is a temporary answer to the problem faced and the truth must be proven. The hypothesis in this research is: "Service marketing mix has a significant effect to loyalty member of Cooperative save and loans KaryaMurniMedan".

2. Library Review

2.1. Understanding Marketing

According to Kotler and Armstrong (2001: 7), "marketing is a social and managerial process that allows individuals and groups to get what they need and want through mutual creation and exchange with products and values with others. According to Abdullah and Tantri (2013: 2), it is argued that marketing is a total system of business activities designed to plan, price, promote and distribute goods that can satisfy both the wants and the services to both current and potential customers.

Based on the above understanding, that thinking about marketing began with the fact that humans have needs and desires. Their needs and desires are the target of marketing. Consumers will have a willingness to buy if they feel an unfulfilled or fulfilled need. To that end, the company needs to analyze the needs of consumers on an ongoing basis with changes in consumer tastes and the environment.

2.2. Marketing Strategy

According to Chandra (2005: 93), "marketing strategy is a plan that describes the company's expectations of the impact of various activities or marketing programs on demand for products or product lines in certain target markets." According Tjiptono (2002: 26), marketing strategy consists of five interrelated elements, namely:

- Selection of the market, which is choosing the market to be served. The market selection begins by segmenting the market and then selecting the target market that is most likely to be served by the company.
- Product planning, including specific product being sold, product line formation and individual bid design on each line. Product benefits include the product itself, the brand, product availability, warranties, reoperation services and technical assistance provided by the seller, as well as the personal relationships that may be established between buyers and sellers.
- Pricing, which determines the price that can reflect the quantitative value of the product to the customer.
- Distribution systems, i.e. wholesale trade channels, retailers through which products reach the final consumer who buys and uses them.
- Marketing communications, which include advertising, personal selling, sales promotion, direct marketing and public relations. Marketing strategies are not only tailored to the needs and desires of consumers, but also change what consumers think and feel about themselves, about the various market offers, and about the right situations for the purchase and use of products or services.

2.3. Understanding and Characteristics of Services

According to Lupiyoadi (2007: 5), "services are all economic activities whose results are not physical products or constructions, which are commonly consumed at the same time and time generated and provide added value (such as comfort, entertainment, pleasure or health) or solutions to problems faced by consumers ". According to Kotler (2008: 660) Services have four main characteristics that distinguish from a good, namely:

- Intangibility Intangible service means that it cannot be seen, felt, smelled, heard or touched before it is purchased and consumed. Thus, one cannot judge the quality of a service before feeling or consuming itself.
- Inseparability (Inseparable). Goods are usually produced, then sold and consumed. While services are generally sold first, then produced and consumed simultaneously. The interaction between service providers and customers is a distinctive feature of service marketing. In the relationship between these service providers and customers, the effectiveness of individuals who deliver services (contact-personnel) is an important element.
- Variability. Service is very variable, meaning many variations of form, quality, and type, depending on who, when, and where the service is produced. Service buyers are very concerned about this high variability and often they ask others for opinions before deciding to vote.
- Perishability (Not durable). Service is a commodity cannot be saved. This is not a problem if the request is fixed because it is easy to set up service for the request beforehand. When demand fluctuates, problems arise with idle capacity (when demand is low) and customers are not served with the risk of being upset or switching to another provider.

2.4. Service Marketing Mix

Service marketing mix is a mixture of marketing variables that can be controlled and used by companies in achieving the desired level of sales from a particular target market. According to Lupiyoadi (2007: 58), "service marketing mix consisting of product (product), price (place), place, promotion, people, process and customer service customer).

2.5. Member Loyalty

According to Oliver and Hurriyati (2005: 129), defining customer loyalty is an in-depth customer commitment to re-subscribe or re-purchase consistent products / services consistently in the future, although the influence of the marketing situation and efforts has the potential to cause behavior.

The characteristics of consumers who are loyal to a product or service are:

- Re-buy regularly.
- Make other product line purchases from the company.
- Giving references to others.
- Demonstrate immunity to the pull of a competitor or not easily affected by another competitor's persuasion.

Loyalty is often linked between a loyal consumer value because it feels an emotional bond with the company. This emotional bond makes consumers loyal and encourages them to continue purchasing products / services and making recommendations. To increase loyalty, it must increase customer satisfaction and maintain it in the long run. To increase satisfaction, companies must add value that can get them what they pay or more than they expect, so they can survive and lead to repeat purchases.

2.6. The Influence of Service Marketing Mix Strategies to Member Loyalty

The existence of the business world is dynamic characterized by changes over time. Therefore, the service mix marketing strategy has an important role in marketing a product or service offered by the company. With the service marketing mix, it means making the company clear and focused on what it does to take advantage of opportunities and overcome the threats faced.

Service companies must choose a strategic location that is easy to reach by customers, the company has professional employees in their fields. One of the factors that affect the loyalty of members who use the services of a company is the customer service process. The service process is an activity to facilitate customers to contact the right party within the company, and get services, answers and problem solving quickly and satisfactorily.

In the fulfillment and desires of the customer, the company must put the orientation on customer satisfaction as the main goal. If the customer is satisfied with the services provided, the customer loyalty will be better and they will likely invite their family, business associates, friends and other relatives to conduct transactions or use the services in the company. This can increase customer loyalty According Fitriani DayasariHasan (2012) there is influence of service marketing mix to Customer loyalty at PT. BRI (Persero) Tbk Makassar consists of Product, Promotion, Process, People, and Physical Evidence and together have a positive influence. With regression equation $Y = 3,878 + 0,155X_1 + 0,197X_2 + 0,170X_3 + 0,344X_4 + 0,019 X_5$

3. Methodology of Research

3.1. Population and Sample

The number of samples in this study is determined based on the desired maximum error, with the formula (Supranto J, 2009: 113): With confidence level set 95% ($\alpha = 5\%$, so $Z_{\frac{1}{2}} = 1,96$), error) = 0.5; ϵ maximum (ϵ) = 0.1 and standard deviation (then the required number of samples (n) = 96.04 rounded to 96 people. sampling technique is done by random sampling that is taking the sample members of the population done randomly.

3.2. Variable Operationalization

Service marketing mix (X):

- Product (X1): type of deposit, type of loan and loan guarantee.
- Price (X2): interest on deposits, interest on loans and borrowing administrative costs.
- Promotion (X3): brochures, year-end calendar division, uniform shipping to members, survey personnel and mouth-to-mouth promotion.
- Place (X4): affordable location by public transport, close to downtown and close to member's residence.
- People (X5): abilities, skills, courtesy and appearance of employees.
- Process (X6): ease of transaction process, and ease of membership requirements.
- Costumer service (X7): speed of transaction recording and willingness of employees to provide clear information to members.

3.3. Member Loyalty (Y)

Telling positive things to others about the company, willingness to develop relationships with companies, willingness to be loyal buyers, willingness to recommend to others, refusal to move on to a competitor company.

4. Research Result and Discussion

Result of validity and reliability test is done by using statistical program social sciences (SPSS) version 22.0. used to know the accuracy of the results of the questionnaire as follows:

- Test Result Validity and Reliability of service marketing mix
- That each measurement indicator of service marketing mix variables is valid, since r count greater than r table (0.30) can thus be used to measure n variables studied.
- That each measurement indicator of service marketing mix variables is reliable because an alpha value greater than 0.50 in such a way can be used to measure variables studied

4.1. Validity and Reability Test Results on Member Loyalty

- That each measurement indicator of member loyalty variable is valid because r count greater than r table (0.30) can thus be used to measure variables researched.
- That each measurement indicator of member loyalty variable is reliable because of the value alpha is greater than 0.50 so it can be used to measure variables researched.

Based on the number and percentage of respondents' answers regarding the effect of service marketing mix provided by Cooperatives save and loans KaryaMurni Medan is explained as follows:

4.2. Product

- Respondents who stated that the type of product offered by Cooperatives save and loans
- KaryaMurni Medan is good at 46.9%. But there are still Respondents who stated very unfavorable of 2.08%. It was concluded that the dominant of Cooperatives save and loans KaryaMurni Medan that the product is good.
- Respondents who stated that the type of loan offered by Cooperatives save and loans KaryaMurni Medan is 50% good. However, there are still Respondents who stated very poorly at 5.21%. It is concluded that the type of loan provided by the Cooperative of save and loans Karya Murni Medan is good.
- Respondents who stated that the loan guarantee offered by Cooperatives save and loans
- KaryaMurni Medan is good at 47.9%. But there are still Respondents who stated very poorly at 1.04%. It was concluded that the loan guarantee offered by the Cooperative of save and loans KaryaMurni Medan is good.

4.3. Price

- Respondents who stated that the deposit interest in Cooperatives save and loans KaryaMurni Medan is good 54.2%. But there are still Respondents who stated very poorly at 1.04%. It was concluded that loan interest in Cooperatives save and loans KaryaMurni Medan is good.
- Respondents who stated that loan interest in Cooperatives save and loans KaryaMurni Medan is quite good 49%. But there are still Respondents who stated very poorly at 1.04%. It was concluded that the interest rate on the Cooperatives save and loans KaryaMurni Medan is quite good.
- Respondents who stated that the administrative cost of Cooperatives save and loans KaryaMurni Medan is 49% good. But there are still Respondents who stated very poor 3.13%. It was concluded that the administrative cost of Cooperatives save and loans KaryaMurni Medan is good.

4.4. Promotion

- Respondents who stated that the promotion through brochures by Cooperatives save and loans KaryaMurni Medan is good at 43.8%. But there are still Respondents who stated very poor 4.17%. It was concluded that promotion by distribution of brochures was predominantly good.
- Respondents who stated that the distribution of calendars by Cooperatives save and loans
- KaryaMurni Medan is good 54.2%. But there are still Respondents who stated very poor 7.29%. It is concluded that the distribution of calendars made by the Cooperatives save and loans KaryaMurni Medan is good.
- Respondents who stated that the promotion by personnel survey of Cooperatives save and
- Loans KaryaMurni Medan is a good 52.1%. But there are still Respondents who stated very poorly at 1.04%. It was concluded that the promotion by the survey personnel of Cooperatives save and loans KaryaMurni Medan was dominantly good.
- Respondents who stated that the pomosi from mouth to mouth by Cooperatives save and Loans KaryaMurni Medan is good 52.1%. However, there are still Respondents who stated very poorly at 5.21%. It is concluded that mouth-to-mouth promotion of Cooperatives save and loans KaryaMurni Medan is good.
- Respondents who stated that the pomosi from mouth to mouth by Cooperatives save and loans KaryaMurni Medan is good 44.8%. But there are still Respondents who stated very poor 6.25%. It is concluded that mouth-to-mouth promotion of Cooperatives save and loans KaryaMurni Medan is good.

4.5. Place

- Respondents who stated that the location of Cooperatives save and loans KaryaMurni Medan is near to Medan city center is 48% good. But there are still Respondents who states less good by 19.8%. From the description, it is concluded that the location of Cooperatives save and loans KaryaMurni Medan near Medan's dominant city center is quite good.
- Respondents who stated that the location of Cooperatives save and loans KaryaMurni Medan that pass by public transport is good enough 56%. But there are still Respondents who states less good at 7.29%. It was concluded that the location of Cooperatives save and loans KaryaMurni Medan passed by dominant public transport quite well.
- Respondents who stated that the location of the Cooperatives save and loans KaryaMurni Medan which is close to the member's residence is quite good 64%. But there are still Respondents who stated very poorly at 1.04%. It was concluded that the location of the Cooperatives save and loans KaryaMurni Medan which is close to the dominant member's residence is quite good.

4.5. People / Employees

- Respondents who stated that the ability of employees to serve members is good 40.6%. However, there are still Respondents who states are not very good at 16.7%. It was concluded that the employee's ability was dominantly good.
- Respondents who stated that the skills employed by employees of Cooperatives save and loans KaryaMurni Medan is good 45.8%. However, there are still Respondents who stated very poorly at 5.21%. It was concluded that employee skills were predominantly good.
- Respondents who stated that employee politeness is good 41.7%. But there are still Respondents who stated very unfavorable of 2.08%. It was concluded that the courtesy of the employees of the Cooperatives save and loans KaryaMurni Medan is dominantly good.
- Respondents who stated that the performance of employees of the Cooperatives save and loans KaryaMurni Medan is quite good 44%. But there are still Respondents who stated less good at 18.8%. It was concluded that the performance of the Employee of Cooperatives save and loans KaryaMurni Medan was good enough.

4.6. Process (Service Operations)

- Respondents who stated that the ease of transaction process in Cooperatives save and loans KaryaMurni Medan is 51% good. However, there are still Respondents who stated very poorly at 5.21%. It was concluded that the ease of transaction process in Cooperatives save and loans KaryaMurni Medan is good.
- Respondents who stated that ease of requirement to become member is good enough 38%. But there are still Respondents who stated very poorly at 1.04%. It was concluded that the ease of requirement to become a member of Cooperatives save and loans KaryaMurni Medan was quite good.

4.7. Customer Service

Respondents who stated that the speed of service in Cooperatives save and loans KaryaMurni Medan is good 53.1%. But there are still Respondents who stated less good at 8.33%. It was concluded that the accuracy of Cooperatives save and loans KaryaMurni Medan is dominant.

Respondents who stated that the clarity of information provided by employees is good 50%. But there are still Respondents who stated very unfavorable of 2.08%. It was concluded that the clarity of information provided by the employee of Cooperatives save and loans KaryaMurni Medan is dominant. Based on the number and percentage of respondents' answers regarding the responses of respondents to the variable loyalty of members of the Cooperative Save and loans KaryaMurni Medan as:

- Respondents who stated telling positive things to others about Cooperatives save and loans KaryaMurni Medan agreed as much as 53.13%. However, there are still Respondents who disagree 8.33%. It was concluded that the responses of respondents to the loyalty variable of the members of the Cooperatives save and loans KaryaMurni Medan is predominantly agreed.
- Respondents who stated that willingness to develop relationship with Cooperative agreed as much as 50%. However, there are still Respondents who stated strongly disagree at 2.08%. It was concluded that the responses of respondents to the willingness to develop a relationship with the Cooperatives save and loans KaryaMurni Medan is dominant agree.
- Respondents who stated that would be loyal members of the Cooperative agreed as much as 37.5%. However, there are still Respondents who strongly disagree at 1.04%. It was concluded that the responses of respondents would be loyal members of the Cooperatives save and loans KaryaMurni Medan is to agree.
- Respondents who stated willingness to recommend to use the services of the company agreed as much as 35.42%. However, there are still Respondents who stated strongly disagree at 1.04%. It was concluded that the respondent's response to the willingness to recommend to use the services of Cooperatives save and loans KaryaMurni Medan is the dominant agree.
- Respondents who stated that the refusal to move other cooperative agreed as much as 43.75%. However, there are still Respondents who stated strongly disagree at 1.04%. It was concluded that the respondent's response refused to move to another cooperative predominantly

5. Hypothesis Development

To prove whether H_0 is accepted or rejected by the following procedure:

5.1. Test F (Simultaneous Testing)

The test of influence of independent variables together with dependent variable is done by using F test. The result of statistical calculation shows that $F_{count} > F_{table}$ or can be seen from probability 0.000 at 5% significant level, it means that service marketing mix have positive effect and significant to member loyalty. means H_0 is rejected and H_1 accepted.

5.2. Test t (Partial Test)

Service marketing mix has a positive and partially significant effect on member loyalty, it can be seen from all positive values means the service marketing mix runs well, then the loyalty of members will increase. From coefficient of correlation R equal to 0,936 mean that closeness of relationship between marketing mix with member loyalty at Cooperatives save and loans KaryaMurni Medan equal to 93,6%. This shows that the service marketing mix has a strong

relationship. The coefficient of determination (R^2) of 0.875 is the marketing service mix able to explain the loyalty of the members in the Cooperatives save and loans KaryaMurni Medan Field 87.5% and 12.5% again influenced by other factors not described in this study. The model of multiple linear regression equation is described as follows
 $Y = 2.589 + 0.488X_1 + 0.214X_2 + 0.270X_3 + 0.180X_4 + 0.105X_5 + 0.059X_6 + 1.923X_7$

6. Discussion

Based on the results of the analysis that has been described, then the overall discussion of the results of this study are as follows: Based on the results of analysis overall discussion of research results about the influence of service market mix to Loyalty Member of Cooperatives save and loans KaryaMurni Medan is explained as follows:

6.1. Products

Based on the level of significance, obtained a significant level of 0.001. This means that this variable affects the dependent variable. The value of $t_{count} > t_{table}$ is $3.313 > 1.96$. It is concluded that product variables have an influence on loyalty, it can be seen from the products offered either in the form of tangible or intangible that can satisfy members.

6.2. Price

Based on the level of significance, obtained a significant level of 0.148. So, it can be said that the level of significance of promotional variables are above the standard, meaning that this variable does not affect the dependent variable. That the value of $t_{count} < t_{table}$ is $1.459 < 1.96$. It is concluded that the price variable has no influence on the loyalty of the members.

6.3. Promotion

Based on the level of significance, obtained a significant level of 0.002. So, it can be said that the level of significance of promotional variables are below the standard, meaning this variable affects the dependent variable. That the value of $t_{count} > t_{table}$ is $3.245 > 1.96$. It is concluded that promotion variable has influence to member loyalty. This is seen from the promotional activities conducted in the form of marketing communications which is a marketing activity that seeks to disseminate information, influence or persuade members.

6.4. Place

Based on the level of significance, obtained a significant level of 0.327. So, it can be said that the level of place variable significance is above the standard, meaning that this variable does not affect the dependent variable. That the value of $t_{count} > t_{table}$ is $0.984 > 1.96$. It was concluded that place variables had no effect on loyalty of members.

6.5. Person / Employee

Based on the level of significance, obtained a significant level of 0.306, meaning this variable has no effect on the dependent variable. The value of t_{count} 1,029 < 1.96 . It is concluded that the variable of person or employee has influence to member's loyalty. This can be seen from all attitudes and the loyalty of members.

6.6. Process

Based on the level of significance, obtained a significant level of 0,558. This means that this variable has no effect on the dependent variable. The value of $t_{count} < t_{table}$ is $0.588 < 1.96$. It is concluded that transaction processing variables have an effect on loyalty of members. This can be seen from all actual procedures, mechanisms and activity flow to deliver services owned by Cooperatives save and loans KaryaMurni Medan

6.7. Service

Based on the level of significance, obtained a significant level of 0.000. meaning this variable has a significant effect on the dependent variable. t_{count} value $> t_{table}$ is $11.652 > 1.96$. It can be concluded that consumer service variables have a significant influence on loyalty members. Looking at the results of the research model of multiple linear regression equations are all marked positif, then the service marketing mix has a significant effect on loyalty members of Cooperatives save and loans KaryaMurni Medan, meaning the research hypothesis accepted.

7. Conclusion

Based on the results of the discussion that has been done in the previous chapter, it can be concluded that:

- Based on the statistical test with the F test method, where the significant level of 0.000 is smaller than the significant standard that is 5% or 0.05, where the F_{count} is $103.159 > F_{table}$ is 1.96, it can be concluded that the service marketing mix has a positive and significant influence on the loyalty of members of the Cooperatives save and loans KaryaMurni Medan
- Based on statistical test with t test method, it is stated that product, promotion and consumer service variables have positive and significant influence on member loyalty while price variable, place, person or employee, and process have no significant effect on member loyalty.

- Equation model of this research, where: $Y = 2.589 + 0.488X_1 + 0,214X_2 + 0,270X_3 + 0,180X_4 + 0,105X_5 + 0,059X_6 + 1,923X_7$
- Product variables, promotions and consumer services are the most dominant variables affect member loyalty. While the smaller variables influence is the variable price, place, employee a process.

8. Suggestion

After knowing the results obtained through research, the authors propose the following suggestions:

- The dominant variable affecting member's loyalty is product variable, promotion and consumer service, hence can be considered to maintain various kinds of product at this time so that member can be more loyalty (loyalty) become member of Cooperatives save and loans KaryaMurni Medan.
- To maintain the loyalty of members, it is necessary to maintain and improve the implementation of marketing mix activities from the Cooperatives save and loans KaryaMurni Medan can still raise funds, maintain impressions, and generate the desire to gain awareness of members in purchasing services offered by this Cooperative.
- Reviewing the entire system of service mix marketing variables, especially those that are still smaller in impact such as price, place, person / employee, and process by providing uniqueness different from other competitors so that members are interested in purchasing service products offered by the Cooperative.

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