

## The Effect of Service Quality on Customer Satisfaction (Case Study of PT. Pegadaian Persero Paniki Branch Service Unit)

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### Abstract

Service and customer satisfaction are two variables that are closely related. This is the case with employee services to customers/customers of PT Pegadaian UPC Paniki, where several service indicators such as, affect customer satisfaction. This study aims to determine the effect of service quality as measured by physical evidence, reliability, responsiveness, assurance, and empathy, on customer satisfaction at PT Pegadaian (Persero) Paniki Branch Service Unit. This type of research is qualitative and uses primary and secondary data. Secondary data is obtained from various sources such as journals and books, while primary data is obtained by distributing questionnaires to respondents. The sampling technique used simple random sampling method, and obtained a sample size of 45 respondents. By using Service Quality Analysis. The results showed that physical evidence, reliability, responsiveness, assurance and empathy had a positive effect on existing customer satisfaction. This shows that PT Pegadaian (Persero) Paniki Branch Service Unit must provide better service, especially those related to customer speed and complaints arising from customers.

### Keywords

*Service Quality, Customer Satisfaction,*

## INTRODUCTION

Considering the condition of the nation whose economy has declined sharply, it is certain that every company must have a strategy, both manufacturing industries and trading companies. Moreover, with the restriction policy carried out by the government both at the central government and in their respective regions, many businesses, such as culinary service businesses, trading businesses, large-scale businesses to small-scale businesses still have to implement this government policy.

Service quality is an effort to fulfill the needs and desires of consumers and the accuracy of their delivery in balancing consumer expectations (Tjiptono in Panjaitan 2016: 266). Customer satisfaction is largely determined by a quality service. In other words, there are two factors that affect service quality, namely employee expectations and perceived performance. A company will succeed in getting many customers if the company can and is able to provide satisfaction for customers.

Service quality is an important part that every company must strive for if it wants something produced to compete in the market to satisfy the needs and desires of consumers (Maulana, 2016: 117). Juran in Maulana (2016: 117) defines quality as suitability for use. Free of deficiencies and meeting the needs of customers or consumers are the scope of this definition. Meanwhile, according to Feigenbaum in Maulana (2016: 117) quality is the overall characteristics of products and services which include marketing, engineering, manufacture and maintenance, in products or services that are in accordance with customer expectations.

According to Kotler in Maulana (2016: 118) service is any activity whose benefits can be provided from one party to another which is basically intangible and does not result in ownership of something. However, different things come from the opinion of service according to Sugiarto (2002: 216) regarding service, namely a maximum effort given by service officers from a company to meet customer expectations and needs.

Customer satisfaction will be realized if the customer feels a fast, excellent service and service excellent. According to Budiarto and Dolly (2001: 12) there are three levels of customer satisfaction, namely very satisfied customers, satisfied customers, and dissatisfied customers. If the customer is very satisfied, it means that the service he receives is more than what he expected. Meanwhile, if the customer feels only satisfied, it means that the service he receives is only mediocre and already has in the back of his mind that he will be served with mediocre service. However, the most worrying thing is if customers are dissatisfied, it means that they are very disappointed with the service they have received and it is certain that they will not return to the place where they received the service and will move places to get better service.

PT Pegadaian comes with the motto "Solving Problems Without Problems" therefore maximum and good service is highly demanded by its customers. On this occasion the author would like to discuss the quality of service that occurs at PT Pegadaian (Persero) Paniki Branch Service Unit.

Pegadaian UPC Paniki is one of the Pegadaian units in Manado, North Sulawesi, under the auspices of Pegadaian Manado Timur Branch, Manado Region V Office. Pegadaian UPC Paniki offers products and services in providing loans for people from the upper to lower middle class. Various kinds of products are available to answer the needs of the community. However, on the other hand, frontliners are required to provide maximum service so that customers who come to transact in the unit feel satisfied and do not go elsewhere because they receive services that are not optimal which makes them feel dissatisfied.

Based on the observations that the authors have made, the services provided by Pegadaian (Persero) UPC Paniki itself have not been maximized either in terms of reliability, namely the lack of ability of employees to respond to customer complaints, for example because of the service of old employees during the pawn payment process and payment of interest on gadean, The second in terms of tangibles, namely the lack of facilities and services provided, for example customers do not have a comfortable place to wait because the seats provided are very few so that many other customers have to stand outside, the third is responsiveness, there is still a lack of communication between employees and customers, for example employees often underestimate every complaint from customers, for example customers choosing creation products (BPKB pawn) when they can disburse but employees always delay, The fourth is assurance, there is still a lack of employee discipline, for example employees do not wear pawnshop uniforms and come late so that customers have to wait a long time and the last is empathy, there is still a lack of individual attention from employees to the customers themselves, for example how the author's observations were made to customers who came to Pegadaian (Persero) UPC

Paniki that they were less satisfied with the services of employees who were not fast in serving customers during transactions so that customers waited a long time in making transactions and customers were also dissatisfied with the way officers resolved the problems faced by customers. Therefore, based on the description above, the authors are interested in researching customer satisfaction with the services provided, so this research is entitled "The Effect of Service Quality on Customer Satisfaction at PT Pegadaian (Persero) UPC Paniki Manado.

## **METHODS**

This research was conducted at PT Pegadaian (Persero) UPC Paniki Manado on Jl. A.A Maramis No. 58 Paniki. The research time is designed for 4 (four) months starting from March 2021 to June 2021. This research is a study using servqual analysis (Service Quality). SERVQUAL was developed with the intention of analyzing the source of quality problems and understanding ways to improve service quality through the main dimensions of service quality, namely: reliability, responsiveness, assurance, empathy and physical evidence (tangibles). By measuring the five dimensions of service quality at PT Pegadaian (Persero) UPC Paniki, the quality of service at the company can be identified and evaluated.

### ***Data Type and Data Collection Procedure***

Primary data is data or information taken from PT. Pegadaian (Persero) UPC Paniki, obtained directly from the object of research. Primary data in this study was obtained by giving a questionnaire which includes a questionnaire about Service Quality to Customer Satisfaction given to customers at PT. Pegadaian (Persero) UPC Paniki. Secondary data is data obtained from companies as additional data or from related sources such as literature, literature studies,

references, vision and mission, company history and the internet related to and supporting this research.

### **Sample**

To determine the size or size of the sample from a population, the sampling technique uses Probability Sampling, using the Simple Random Sampling method. The sample size is declared representative if taken between 10-15% or 20-25% or more. The population in this study amounted to 80 active customers. The sample size in this study will be determined as 45 people by using a Slovin Formula.

### **Data Analysis Tools Conformance Level Analysis**

Analysis of the level of conformity to see the level of conformity between expected services (customer interests) and perceived services (services from PT. Pegadaian (Persero) UPC Paniki. The size of the level of conformity (all dimensions) determines the size of the service quality of PT. Pegadaian (Persero) UPC Paniki.

The analysis is also complemented by looking at the gap between the services expected by customers and the services felt by customers of PT Pegadaian (Persero) UPC Paniki.

The analysis of the level of conformity referred to in carrying out this research is the gap between the services expected by customers and the services of the company felt by customers.

The formula used for assessing the level of conformity is :

$$Tk = \frac{X1}{Y1} \times 100\%$$

Where:

Tk1 Degree of conformity

X1 = Perceived service assessment score

Y1= Expected service assessment score

The scores from the assessment are presented in the form of a bar chart, so that it can be easy to compare the level of conformity of each factor. The size of the level of conformity (gap of each factor) determines the size of the service quality of PT Pegadaian (Persero) UPC Paniki.

### **Cartesian Diagram Analysis**

To find solutions about what should be done by PT Pegadaian (Persero) UPC Paniki to improve the quality of service to customers, researchers use performance- importance analysis. This analytical tool is a Cartesian diagram, which is a shape divided into four parts bounded by two lines that intersect at points (X,Y). In this analysis, the horizontal axis (X) is the score for the perceived service, while the vertical axis (Y) is the score for the expected service.

The score of each dimension is simplified to get the average value of each dimension. The simplification of each dimension is done using the following formula:

$$\bar{X} = \frac{\sum X_1}{n} \quad \bar{Y} = \frac{\sum Y_1}{n}$$

Where:

- X1 = Perceived service dimension score
- Y1 = Expected service dimension score
- X = Average score of perceived service dimensions
- Y = Average score of expected service dimensions
- n = Number of samples

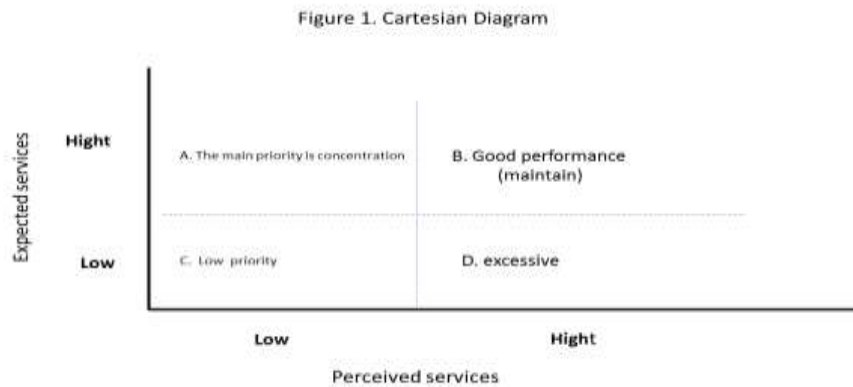
In this model X is the average of the average perceived service scores, and Y is the average of the average expected service scores. For clarity, the formula in question is:

$$\bar{\bar{X}} = \frac{\sum^N i - i \bar{X}}{K} \quad \bar{\bar{Y}} = \frac{\sum^N i - i \bar{Y}}{K}$$

Where:

- $\bar{X}$  = Average score of perceived service dimensions
- $\bar{Y}$  = Average score of expected service dimensions
- $\bar{\bar{X}}$  = Average of the mean scores of the perceived service dimensions
- $\bar{\bar{Y}}$  = Average of the average scores of the expected service dimensions
- K = Number of dimensions

With the Cartesian diagram, researchers can determine the ranking according to customer satisfaction and service quality. Each dimension of assessment both the average score of the perceived service assessment (X) and the average score of the expected service assessment (Y) is translated into four parts of the Cartesian diagram, so that a priority scale can be determined in an effort to improve the quality of service to customers.



1. Quadrant A. Top Priority

Contains attributes that are considered important, but the company has not been able to implement them properly. Thus the attributes described in quadrant A, will be the top priority in an effort to improve the quality of service to customers at PT Pegadaian (Persero) UPC Paniki.

2. Quadrant B. Good performance

Areas that contain attributes that are considered important by customers as customers, the Company, and employees who have carried out in accordance with customer expectations. Thus the attributes described in quadrant B are good and must be maintained by PT Pegadaian (Persero) UPC Paniki.

3. Quadrant C. Low Priority

Areas that contain attributes that are not really expected by customers as customers and in reality the service is not too special. Thus the attributes described in quadrant C do not need to be prioritized in an effort to improve the quality of service to customers of PT Pegadaian (Persero) UPC Paniki.

4. Quadrant D. Excessive

Areas that contain attributes that are not expected by customers and are perceived as too excessive. Thus the attributes described in quadrant D should not be maintained by PT Pegadaian (Persero) UPC Paniki.

**Servqual Analysis**

Gap analysis of service quality at PT Pegadaian (Persero) UPC Paniki. Using the servqual method which includes calculating the difference between the value given by customers for each pair of questions relating to expectations and perceptions. The servqual score for each question can be seen based on the following formula:

$$\text{SERVQUAL Score} = \text{Perception Score} - \text{Expectation Score}$$

## RESULT AND DISCUSSION

### *Level of Conformity Analysis Results*

The results of the analysis of the dimensions of service quality based on the level of conformity between expected services (expectations) and perceived services (perceptions) are used to determine the extent to which the services provided by PT Pegadaian (Persero) UPC Paniki fulfill what customers expect. According to Santoso and Astuti (2003), the level of conformity below 100% is declared not appropriate or has not met customer expectations, while the level of conformity above 100% is stated to exceed customer expectations. The following table shows the level of conformity between expectations (expectations) and reality (perceptions):

Table 1. Suitability Level Analysis

No.	Indicator	Expectations	Perception	Suitability Level
1	Physical Evidence	4,51	1,66	36,88%
2	Capture Power	4,56	1,76	38,54%
3	Reliability	4,37	2,51	57,46%
4	Guarantee	4,53	2,96	65,32%
5	Empathy	4,67	1,98	42,38%
	Average score	4,53	2,17	48,02%

Source: Primary data processed by researchers

From the table above, it can be seen the level of conformity between expectations and perceptions of services from PT. Pegadaian (Persero) UPC Paniki to customers as well as the difference between the 5 dimensions of service quality. From the above results it can be seen that the percentage of service quality provided by PT Pegadaian (Persero) UPC Paniki as a whole is 48.02%. The thing that needs to be considered by the employees of PT Pegadaian (Persero) UPC Paniki to customers is the Tangible dimension of 36.88%, which is the dimension with the lowest percentage of the 5 dimensions of service quality. While the dimension with the highest percentage of PT Pegadaian (Persero) UPC Paniki to customers is empathy (Assurance) 65.32%.

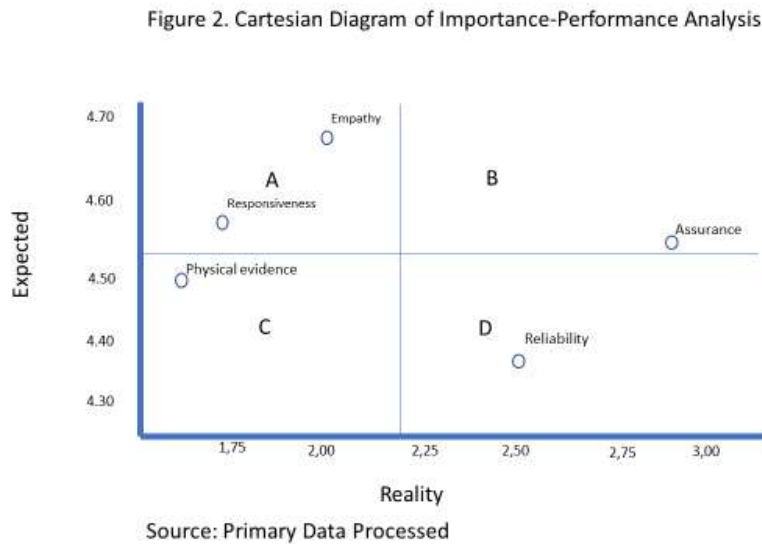
### *Servqual Analysis Results*

The results of servqual analysis as stated earlier are an analysis of the gap (GAP) between the expected service (expectations) and the perceived (perception). The results of measuring the

quality of service of PT Pegadaian (Persero) UPC Paniki to customers are obtained by subtracting the perception score from the expectation score. (see attachment 1)

### Cartesian Diagram Analysis Results

The results of the Cartesian diagram analysis are used to determine the priority of service quality improvement. Cartesian diagram analysis in this study was carried out on the five main variables of service quality which are presented in the following diagram:



From the analysis of the level of importance in the Cartesian diagram above, it can be seen that the main service quality variables totaling 5 variables are spread to 4 parts in the Cartesian diagram. In general, all dimensions of service quality are still lacking, because they have not been able to meet customer expectations. Make simultaneous improvements to the 5 dimensions. In the diagram there are 2 dimensions in quadrant A, 1 in quadrants B, C and D, Each quadrant of the analysis results can be presented as follows:

#### Quadrant A

There are 2 dimensions, namely empathy and responsiveness, which should be the most important in fostering relationships with customers, but the results achieved by the dimensions of empathy and responsiveness on the Cartesian diagram are far from customer expectations as customers, customer satisfaction from this dimension is below the average perception and above the average expectation. This shows that the services of PT Pegadaian (Persero) UPC Paniki to customers for the dimensions of empathy and responsiveness have not been maximized.

#### Quadrant B



There is a guarantee dimension, namely customer satisfaction from the guarantee dimension, the results are the same as what the customer wants or the services provided by PT Pegadaian (Persero) UPC Paniki have met the expectations of customers, services above the average perception and above the average expectation.

**Quadrant C**

There is a dimension of physical evidence, namely customer satisfaction from the physical evidence dimension which is considered an important dimension but does not have to be maintained.

**Quadrant D**

There is a reliability dimension, namely customer satisfaction from the reliability dimension, the results are the same as what the customer wants or the services provided by PT Pegadaian (Persero) UPC Paniki have met the expectations of customers, services above the average perception and above the average expectation.

From table 1 above it feels clearer about the dimensions of service quality, it is easier for the author to analyze and evaluate how important the existing dimensions of service are for customers of PT Pegadaian (Persero) UPC Paniki, because these five dimensions greatly affect customer satisfaction, so it should be implemented properly so that customers feel prioritized and their trust is increasing day by day.

**SERVQUAL Main Analysis of Service Quality**

Table 2. SERVQUAL Main Analysis

Item	Object	Expectation	Perception	
1	Service	Quality4,53	17	-2,35

Source: Primary Data Processed in 2021

From table 2 above, it feels clearer about the main analysis of service quality so that it makes it easier for the author to analyze and evaluate how important service quality is in achieving customer satisfaction of PT Pegadaian (Persero) UPC Paniki, because if the quality of service reaches customer expectations, it means customer satisfaction has been fulfilled.

**Discussion: In Form of Service Quality**

Observation of researchers at PT Pegadaian (Persero) UPC Paniki is a company engaged in finance, Pegadaian UPC Paniki services that have been provided are serving consumers who need funds with collateral goods. The services carried out so far that need attention are still lack of attention, Captivity and empathy, which include speed and accuracy and information services that are easy to reach and become a good listener and respond to customer complaints that have not been

maximized in supporting service quality to the satisfaction of customers. It can be seen that the variables of capture power and empathy are the top priorities that always need to be maintained on an ongoing basis because these two things should be the top priority to pay attention to because these two things can also guarantee customer satisfaction, variables that need to get special main attention from PT. Pegadaian (Persero) UPC Paniki is a variable of capture power in the form of how the company responds and does not underestimate every customer complaint, with a good achievement, namely guarantees with the level of expectations (4.53) and perceptions (2.96) compared to other variables studied because even though it is slow to provide information but employees but employees still serve customers who come, while the lowest score that must be considered is the empathy variable with the level of expectations (4.67) and perceptions (1.98).

### ***Discussion: In Form of Customer Satisfaction Level***

The dimension of physical evidence (Tangibles) is the dimension with the lowest percentage level. From the observations and data obtained from the questionnaire, it can be seen that the services provided by PT Pegadaian (Persero) UPC Paniki are still less than what customers expect, such as the appearance of employees in serving customers, there are still those who do not look attractive, the ease of the service process is still not felt, the service waiting room is less comfortable, and the limited parking lot. These are the things that make service quality low.

From the results of this analysis, the Responsiveness dimension is a dimension with a percentage of 2, which means that the services provided by PT. Pegadaian (Persero) UPC Paniki are lacking such as the lack of handling complaints from customers quickly, and providing immediate service, it can be seen from the observations of researchers and from questionnaire data administered to customers as customers at PT. Pegadaian (Persero) UPC, thus the Responsiveness dimension must be a concern of PT. Pegadaian (Persero) UPC Paniki.

The dimension that occupies the 3rd percentage is the Empathy dimension (Empahty) where the level of service delivery in this dimension is the highest. From the results of observations and data from the questionnaire, it shows that most of PT Pegadaian (Persero) UPC Paniki prioritizes information services that are easily accessible, and becomes a good listener and responds to customer complaints.

The reliability dimension is the dimension that has the level of service delivery with the 2nd highest percentage because of the straightforward service procedures, service procedures that are easy to understand, and the effectiveness of the service time provided by the credit division. From the results of observations and from questionnaire data, it can be seen that the services provided by PT Pegadaian (Persero) UPC Paniki to customers are very good such as disciplined employees in providing services, polite employees in handling customer complaints, mastery of employees in the countermeasures offered and clear and detailed technical and administrative requirements.

Result of Sorting the Service Quality Gap of PT. Pegadaian (Persero) UPC Paniki will be as follow:

1. In the empathy variable, the average expected service quality score is greater than the perceived service quality score. This means that there is a gap between the wishes of the customer and the quality of service provided by the employees of PT. Pegadaian (Persero) UPC Paniki. However, the gap that arises is negative, where the customer feels that the form of personal care and attention of the employees of PT. Pegadaian (Persero) UPC Paniki to customers has not been maximized in providing services beyond what is expected by the customer. For example: many customers feel disappointed with the employees because sometimes the employees answer questions from customers in a rude tone, especially for customers who will extend the mortgage letter and employees do not serve with a smile, therefore, this makes customers feel not prioritized.
2. On the responsiveness variable, the average expected service quality score is greater than the perceived service quality score. This means that there is a gap between the wishes of customers and the quality of service provided by employees at PT. Pegadaian (Persero) UPC Paniki. Customers who feel the responsibility of employees to help customers of PT. Pegadaian (Persero) UPC Paniki in providing services quickly are not good enough. Service to customers is not in accordance with what is needed and expected.  
For example: many employees often underestimate every customer complaint, for example, when customers have a creation product (BPKB pawn) they ask when they can disburse the funds, but the employees of PT Pegadaian (Persero) UPC Paniki always promise that the disbursement will be made immediately after a survey which is no later than 2-3 days, however, in reality after two to three days, a survey has not yet been carried out which will lead to the disbursement of these funds. This makes customers feel that employees are less quick to respond to what the customer needs so that the level of customer trust is decreasing day by day.
3. In the reliability variable, the average expected service quality score is greater than the expected service quality score. This means that there is a gap between the wishes of the customer and the quality of service provided by the employees of PT. Pegadaian (Persero) UPC Paniki. Where what is the hope and need of customers to obtain reliable service, namely the ability of PT. Pawnshop (Persero) UPC Paniki employees to present service performance as promised reliably and accurately has not been fulfilled and not maximized. For example: Complaints from customers because the service feels long during the pawn payment process and the payment of interest on the pawn caused because the cashier at PT. Pegadaian (Persero) UPC Paniki is only one person, which makes the service take a long time and customers have to queue, so that customers feel that the services provided by employees in that place are less reliable.

4. In the guarantee variable, the average expected service quality score is greater than the expected service quality score. (Show the number of analysis results) This means that there is a gap between the wishes of the customer and the quality of service provided by the employees of PT Pegadaian (Persero) UPC Paniki. Where employees have not been able to reach the maximum level or meet customer needs in obtaining guarantees, which include knowledge in providing information, courtesy in serving customers, and the ability of PT. Pawnshop (Persero) UPC Paniki employees to build customer trust.

For example: When customers pawn their BPKB, one of the processes that customers must go through is a survey of the feasibility of the business / workplace. But every time the customer asks when the survey will be carried out so that the customer can quickly get the funds they need, here the employee only answers, with a statement that they will conduct a survey in the near future by calling the customer. This makes customers feel that there is no certainty for the survey. Seeing from this, the company should provide more certainty when they will conduct a feasibility survey and not only give uncertain expectations to customers.

5. On the physical evidence variable, the average expected service quality score is greater than the perceived service quality score. This means that there is a gap between the wishes of the customer and the quality of service provided by the employees of PT Pegadaian (Persero) UPC Paniki. The gap that arises is the largest negative value of the fifth of the four variables, where in fact the customer feels the service which includes physical facilities, equipment, physical appearance of the employee, as well as the facilities and infrastructure used by the employees of PT. Pegadaian (Persero) UPC Paniki has not exceeded what the customer expects.

For example: customers do not have a comfortable place to wait because the seats provided are very few and can only accommodate a few people so that many other customers have to stand outside due to the small number of seats, so many customers eventually choose to go home rather than having to wait by standing, especially if the customer brings their children, of course the customers expect special attention regarding this matter.

In general, the score of the expected service quality is greater than the score of the perceived service quality. This means that there is a gap between the wishes of the customer and the quality of service provided by the employees of PT. Pegadaian (Persero) UPC Paniki. The score results show that so far there are still customers who feel unsatisfied with the services provided by the employees of PT. Pegadaian (Persero) UPC Paniki.

## CONCLUSION

Based on the results of research and discussion as an answer to the formulation of problems and research objectives, the conclusions in this study are as follows:

1. Gap or gap which means that the provision of services from PT Pegadaian (Persero) UPC Paniki to customers in each dimension is still not in accordance with what is expected by customers. From the results of this analysis, the dimensions of empathy and responsiveness must be improved and the guarantee dimension must only be maintained.
2. Improving the quality of service to customer satisfaction at PT Pegadaian (Persero) UPC Paniki must be fulfilled..

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